
Moneybookers Ltd.

**Moneybookers Payment Gateway
Merchant Integration Manual**

Version: <6.8>

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1 Introduction

The Moneybookers Payment Gateway enables Merchants to receive money from their customers by temporarily redirecting them to www.moneybookers.com. The gateway uses standard HTML forms to allow easy integration into the Merchant's website.

After the payment is complete, the customer is returned to the Merchant's site and seconds later the Merchant receives notification about the payment along with the details of the transaction.

This document is intended to be utilised by technical personnel supporting the online Merchant's website. Working knowledge of HTML forms is required. You will probably require test accounts for which you need to open accounts online via our website, and inform us of the email addresses used. The accounts will then be made test and funds uploaded. Test accounts operate in the production environment but funds cannot be sent from a test account to a normal account.

For all merchant support, please contact our Merchant Service Department:

Email: merchantservices@moneybookers.com

Phone: +44 870 383 0762 (Mon-Fri, 9am until 5pm UK time)

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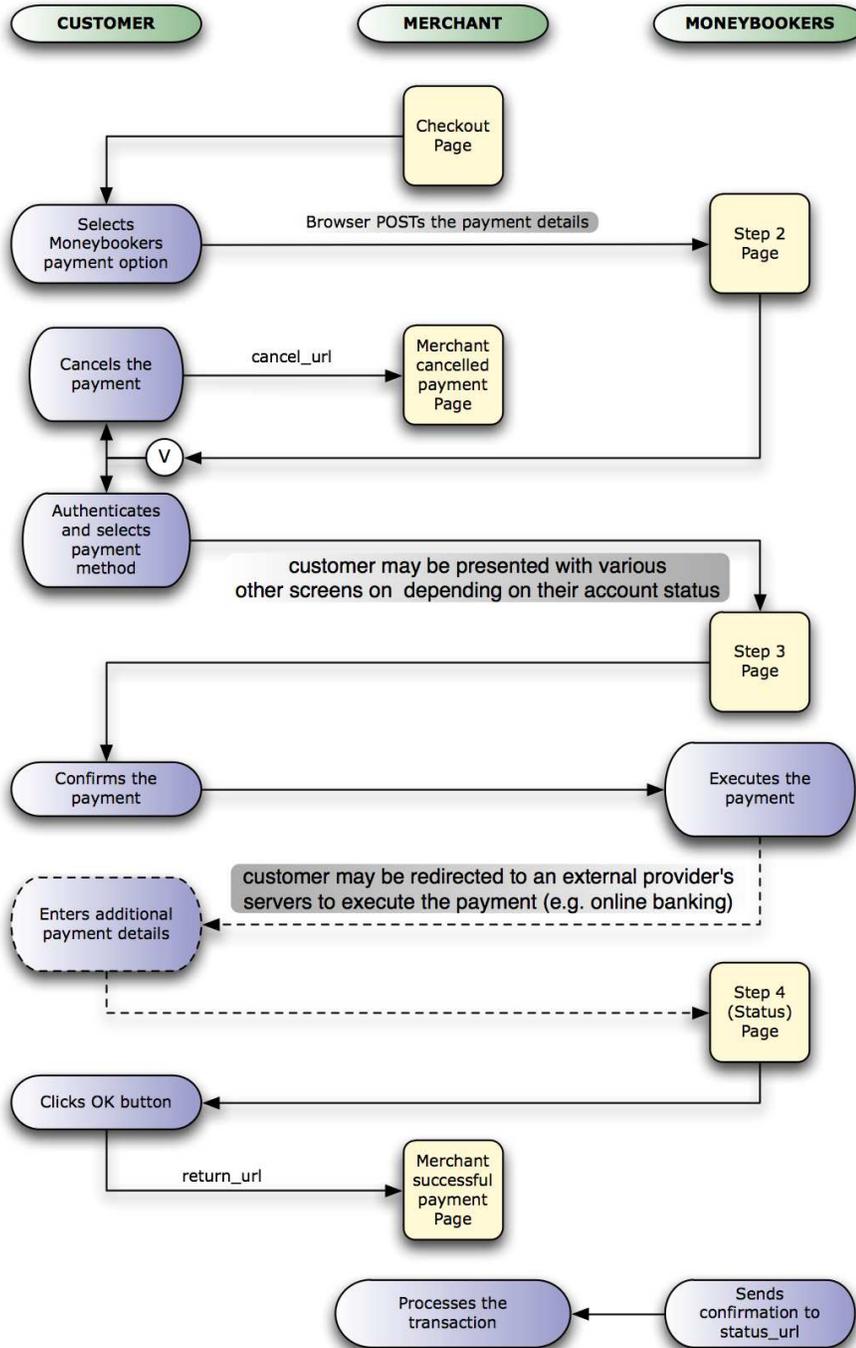
2 Payment Gateway Details

2.1 Implementation

The Moneybookers Payment Gateway requires the Merchant to modify their payment page to include moneybookers.com as a payment option. Then, when the customer selects moneybookers.com as a payment method he is actually submitting an HTML form to Moneybookers' secure web servers. The submitted form contains information about the payment, such as the Merchant's account, amount to be paid and several other hidden text fields.



2.2 Interaction Diagram



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2.3 Payment Process in Steps

2.3.1 Redirecting customer to the Moneybookers' Gateway

Step 1

Once the customer has reached the Merchant's checkout/cashier page, they should be presented with a button which posts an HTML form to <https://www.moneybookers.com/app/payment.pl>. The form should contain the hidden input fields listed in the table below. To maximise conversion, Moneybookers strongly recommends that the Merchant redirects the customer to the gateway in the same browser window or embeds the gateway in an IFRAME. When using the standard gateway, the minimum width of the window/frame should be at least 600 pixels wide.

If you would first like to try how the gateway works, you can access our test form at http://www.moneybookers.com/app/test_payment.pl. This form is meant to demonstrate the various scenarios for which our Gateway could be used. However, any transactions confirmed while experimenting with the gateway will be processed as REAL payments. To avoid this please contact merchantservices@moneybookers.com and we will arrange test accounts and test data for experimental purposes.

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Parameters to be posted to Moneybookers gateway:

Field Name	Description	Required	Example Value
Merchant Details			
pay_to_email	Email address of the Merchant's moneybookers.com account.	Yes	merchant@merchant.com
recipient_description	A description of the Merchant, which will be shown on the gateway. If no value is submitted, the pay_to_email value will be shown as the recipient of the payment. (Max 30 characters)	No	CompanyName
transaction_id	Reference or identification number provided by the Merchant. MUST be unique for each payment (Max 32 characters)	No	A205220
return_url	URL to which the customer will be returned when the payment is made. If this field is not filled, the gateway window will simply close automatically at the end of the transaction, so that the customer will be returned to the last page on the Merchant's website where he has been before. A secure return_url functionality is available. Please see section 3.5.	No	http://www.merchant.com/payment_made.htm
return_url_text	The text on the button when the user finishes his payment.	No	Return to Sample Merchant
return_url_target	Specifies a target in which the return_url value will be called upon successful payment from customer. Default value is 1. 1 = '_top' 2 = '_parent' 3 = '_self' 4 = '_blank'	No	1
cancel_url	URL to which the customer will be returned if the payment process is cancelled. If this field is not filled, the gateway window will simply close automatically upon clicking the cancellation button, so the customer will be returned to the last page on the Merchant's website where the customer has been before.	No	http://www.merchant.com/payment_cancelled.htm
cancel_url_target	Specifies a target in which the cancel_url value will be called upon cancellation of payment from customer. Default value is 1. 1 = '_top' 2 = '_parent' 3 = '_self' 4 = '_blank'	No	1



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Field Name	Description	Required	Example Value
status_url	URL to which the transaction details will be posted after the payment process is complete. Alternatively, you may specify an email address to which you would like to receive the results. If the status_url is omitted, no transaction details will be sent to the Merchant.	No	https://www.merchant.com/process_payment.cgi OR mailto: merchant@merchant.com
status_url2	Second URL to which the transaction details will be posted after the payment process is complete. Alternatively you may specify an email address to which you would like to receive the results.	No	https://www.merchant.com/process_payment.cgi OR mailto: merchant2@merchant.com
language	2-letter code of the language used for Moneybookers' pages. Can be any of EN, DE, ES, FR, IT, PL, GR RO, RU, TR, CN, CZ, NL, DA, SV or FI.	Yes	EN
hide_login	Merchants can show their customers the gateway page without the prominent login section. See 3.10 for more detailed explanation.	No	1
confirmation_note	Merchant may show to the customer on the confirmation screen - the end step of the process - a note, confirmation number, PIN or any other message. Line breaks may be used for longer messages.	No	Sample merchant wishes you pleasure reading your new book!
logo_url	The URL of the logo which you would like to appear at the top of the gateway. The logo must be accessible via HTTPS otherwise it will not be shown. For best integration results we recommend that Merchants use logos with dimensions up to 200px in width and 50px in height.	No	https://www.merchant.com/logo.jpg
prepare_only	Forces only SID to be returned without actual page. Useful when using alternative ways to redirect the customer to the gateway. See 2.3.2 for a more detailed explanation. Accepted values are 1 and 0.	No	1
merchant_fields	A comma-separated list of field names that should be passed back to the Merchant's server when the payment is confirmed at moneybookers.com (maximum 5 fields).	No	Field1, Field2



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Field Name	Description	Required	Example Value
field 1	An example merchant field	No	Value 1
field 2	An example merchant field	No	Value 2
Customer Details			
pay_from_email	Email address of the customer who is making the payment. If left empty, the customer has to enter his email address himself.	No	payer@moneybookers.com
title	Customer's title. Accepted values: Mr, Mrs or Miss	No	Mr
firstname	Customer's first name	No	John
lastname	Customer's last name	No	Payer
date_of_birth	Date of birth of the customer. The format is ddmmyyyy. Only numeric values are accepted	No	01121980
address	Customer's address (e.g. street)	No	Payerstreet
address2	Customer's address (e.g. town)	No	Payertown
phone_number	Customer's phone number. Only numeric values are accepted	No	0207123456
postal_code	Customer's postal code/ZIP Code. Only alphanumeric values are accepted (no punctuation marks etc.)	No	EC45MQ
city	Customer's city	No	London
state	Customer's state or region.	No	Central London
country	Customer's country in the 3-digit ISO Code (see Annex II for a list of allowed codes).	No	GBR
Payment Details			
amount	The total amount payable. Please note that you should skip the trailing zeroes in case the amount is a natural number	Yes	39.68 OR 39.6 OR 39
currency	3-letter code of the currency of the amount according to ISO 4217 (see Annex I for accepted currencies)	Yes	EUR



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Field Name	Description	Required	Example Value
amount2_description	Merchant may specify a detailed calculation for the total amount payable. Please note that Moneybookers does not check the validity of these data - they are only displayed in the 'More information' section in the header of the gateway.	No	Product price:
amount2	This amount in the currency defined in field 'currency' will be shown next to amount2_description.	No	29.90
amount3_description	See above	No	Handing fees & charges:
amount3	See above	No	3.10
amount4_description	See above	No	VAT (20%):
amount4	See above	No	6.60
detail1_description	Merchant may show up to 5 details about the product or transfer in the 'More information' section in the header of the gateway.	Yes	Product ID:
detail1_text	The detailX_text is shown next to the detailX_description. The detail1_text is also shown to the client in his history at Moneybookers' website.	Yes	4509334
detail2_description	See above	No	Description:
detail2_text	See above	No	Romeo und Julia (W. Shakespeare)
detail3_description	See above	No	Special Conditions:
detail3_text	See above	No	5-6 days for delivery
detail4_description	See above	No	
detail4_text	See above	No	
detail5_description	See above	No	
detail5_text	See above	No	

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2.3.2 Alternative method for redirecting the customer

Sometimes the Merchant may wish to keep the details of the payment secret. These are cases when the parameters submitted to the Moneybookers servers contain sensitive information that should not be altered by the customer. When using the standard procedure for redirecting the customer as described in the previous section, the customer is able to see and possibly modify the payment parameters since their browser performs the actual request for the transaction. There is an alternative way of redirecting the customer to our gateway that doesn't involve sending the payment parameters to the browser:

- (i) The Merchant server does a standard POST request with the payment parameters and the 'prepare_only' parameter to:
<https://www.moneybookers.com/app/payment.pl>
- (ii) The Moneybookers server prepares a session for the payment and returns a standard HTTP(S) response.
- (iii) The Merchant server takes the SESSION_ID cookie from the appropriate Set-Cookie HTTP header of the response.
- (iv) Using this SESSION_ID value the customer can be redirected to https://www.moneybookers.com/app/payment.pl?sid=<SESSION_ID> where the normal flow of events continues. This redirect must happen within 15 minutes of the original request otherwise the session will expire.

This way the details of the payment are communicated securely only between the Merchant's server and Moneybookers.

2.3.3 Customer's confirmation at Moneybookers' servers Step 2

When the customer submits the redirecting form he is shown a screen representing Step 2 of the process. This page is hosted on the moneybookers.com servers and contains all payment details submitted by the Merchant.

There are two principal scenarios:

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- (i) The customer is already registered with Moneybookers (he has used Moneybookers before). In this case, the user just has to provide his login credentials (see below). If 'pay_from_email' parameter is supplied and the email address is registered at Moneybookers, this email address is pre-filled in the login form and the user just needs to enter his password and confirm. If no 'pay_from_email' parameter is supplied, the customer will be shown a registration form as further explained in (ii) which there is a link for registered Moneybookers users to access the login page.

Payment to CompanyName		TOTAL PAYABLE : 39.60 EUR
+ More information		
LOGIN TO YOUR MONEYBOOKERS ACCOUNT		Select language: <input type="text" value="English"/>
Email:	<input type="text" value="payer@moneybookers.com"/>	 moneybookers.com and money moves
Password:	<input type="password"/>	
Turing number:	<input type="text"/>	 VeriSign Secured <small>VERIFY</small>
	 <input type="button" value="LOGIN"/>	

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By clicking on the 'LOGIN' button, the customer is redirected to the next step where he has to choose a payment method from those accepted by the Merchant.

Payment to CompanyName
TOTAL PAYABLE : 39.60 EUR

[+ More information](#)

CHOOSE A PAYMENT METHOD

- Pay from my balance (your current account balance: GBP 756.69)
- Pay NOW via Giropay [i](#)
- VISA (03/08) 4xxxxxxxxxxxx0537
- VISA (07/10) 4xxxxxxxxxxxx0000
- Use a new credit/debit card

CONFIRM

cancel

- (ii) The customer is not yet registered with Moneybookers. This is the case if the mail address submitted is not yet known to Moneybookers and could be the case if no 'pay_from_email' parameter is supplied. The customer is presented with a registration form (see below), which is split into two steps and instantly registers his details with Moneybookers. Merchants may provide additional data that will be used to pre-fill the registration form to speed up the payment: 'address', 'firstname', 'lastname', 'postal_code', 'city', 'country' as outlined in the field list above. If the 'pay_from_email' parameter is supplied it will be used as the primary email address for the new Moneybookers account.

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Step 1 – Payment type selection and entry of personal details:

Payment to CompanyName		TOTAL PAYABLE : 39.60 EUR
+ More information		
Country*:	<input type="text" value="United Kingdom"/>	<p>powered by  moneybookers.com and money moves</p> <p>I already have a Moneybookers account</p> <p>Email: <input type="text"/></p> <p>Password: <input type="password"/></p> <p>LOGIN</p> <p>Forgot your password ?</p> <p>Register with Moneybookers</p> <p>Select language: <input type="text" value="English"/></p>
Title*:	<input type="text" value="Mr."/>	
First name*:	<input type="text" value="John"/>	
Last name*:	<input type="text" value="Payer"/>	
Payment type*:	<input type="text" value="Please Choose:"/>	
Date of birth*:	<input type="text" value="1"/> / <input type="text" value="1"/> / <input type="text" value="1980"/>	
Address 1*:	<input type="text" value="Payer Mansions"/>	
Address 2:	<input type="text" value="11 Payer St"/>	
City/Town*:	<input type="text" value="Payertown"/>	
State/Region:	<input type="text" value="Central London"/>	
Postal code*:	<input type="text" value="EC45MQ"/>	
Phone Number:	<input type="text" value="0207123456"/>	
Email*:	<input type="text" value="newpayer@moneybookers.com"/>	
REVIEW ORDER AND CONTINUE		

* required to be filled out

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Step 2 – Password submission and acceptance of Terms and Conditions and Privacy Policy

Payment to CompanyName	TOTAL PAYABLE : 39.60 EUR
+ More information	

Choose a password and click “Confirm and Pay Now” to complete your payment.

Email address: newpayer@moneybookers.com

Create password: 

Confirm password:

I accept Moneybookers' [Terms and Conditions](#) and [Privacy Policy](#)

CONFIRM AND PAY NOW

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Below is a list of the available payment types the customer can choose from by following the instructions given in the gateway shopping process:

Payment Type	How it works	Special agreement required	Duration
Pay from e-wallet balance	In case the customer has sufficient funds on his Moneybookers e-wallet, the amount is directly deducted from the available balance. This is the fastest way to pay and the customer is sent directly to the confirmation step (Step 3).	No – enabled for all merchants	Instant
Pending bank transfer	With this payment option, a pending transaction is created at the customer’s account and further instructions are given to him/her how to make an offline bank transfer payment to Moneybookers. As soon as the transfer arrives on the Moneybookers bank account, the money is transferred to the Merchant’s account and the transaction is posted with ‘Status’ 2 – processed. In addition, an email is sent to the Merchant with notification of the processed payment.	No – enabled for all Merchants. If you wish to discontinue accepting this payment type, please contact merchantservices@moneybookers.com .	2-3 days
Moneybookers Direct	Moneybookers Direct allows customers to make payments directly to the Merchant without having to pre-fund their e-wallet. Current payment options include credit/debit cards (international & local), direct debit and instant bank transfers such as Giropay, Sofortüberweisung,, Przelewy24 (Poland), POLi (Australia) and iDEAL (The Netherlands). See Annex V for a list of all available Moneybookers Direct payment methods.	Yes - Please contact merchantservices@moneybookers.com to start accepting Moneybookers Direct	Instant*

* Please note that some payments received via the banking options can be delayed so the Merchant prepare their system to allow for this.

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2.3.4 Confirmation page at Moneybookers' servers

Step 3

Any time before the final 'confirm' button is pressed, the customer may cancel the payment process and return to the Merchant's website (at the URL provided in the 'cancel_url' field of the redirecting form).

Payment to CompanyName

[+ More information](#)

TOTAL PAYABLE : 39.60 EUR

Payment confirmation

Pay from my balance (current account balance: GBP 756.69)

You will send: 39.60 EUR (28.99 GBP)

CONFIRM

cancel

Please note, that if the Merchant doesn't have 'MB Direct' payment options enabled, and if the customer has enough funds in his account to cover the transaction, the confirmation page will be skipped and the payment will be processed after the user logs in.

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2.3.5 Transaction status page at Moneybookers' servers

End Step

When the payment process is completed the 'Transaction successful' message appears and the customer is automatically redirected to the Merchant's website.

Payment to CompanyName	TOTAL PAYABLE : 39.60 EUR
+ More information	

Transaction successful

Your payment of 39.60 EUR has been successfully processed

Samplemerchant wishes you pleasure reading your new book!



You will be automatically redirected. Please click on the button below if you see this page for longer than 6 seconds.

RETURN TO MERCHANT

2.3.6 Status report from Moneybookers to Merchant

When the payment process is complete Moneybookers' payment server will send the details of the transaction to the 'status_url' URL provided by the Merchant. This is done with a standard HTTP POST request. The Moneybookers server will continue to post the status reports until a response of HTTP OK (200) is received from the Merchant's server or the number of posts exceeds 10. The following table shows the parameters to be received at the status_url at the Merchant's web server:



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Field Name	Description	Required	Example value
pay_to_email	Merchants email address.	Yes	merchant@merchant.com
pay_from_email	Email address of the customer who is making the payment, i.e. sending the money.	Yes	payer@moneybookers.com
merchant_id	Unique ID for the Merchant's moneybookers.com account. ONLY needed for the calculation of the MD5 signature (see Annex III)	Yes	100005
customer_id	Unique ID for the customer's moneybookers.com account.	No*	200005
transaction_id	Reference or identification number provided by the Merchant.	No**	A205220
mb_transaction_id	Moneybookers' unique transaction ID for the transfer.	Yes	200234
mb_amount	The total amount of the payment in Merchant's currency.	Yes	25.46 / 25.4 / 25
mb_currency	Currency of mb_amount. Will always be the same as the currency of the beneficiary's account at Moneybookers.	Yes	GBP
status	Status of the transaction: -2 failed / 2 processed / 0 pending / -1 cancelled (see detailed explanation below)	Yes	2
failed_reason_code	If the transaction is with status -2 (failed), this field will contain a code detailing the reason for the failure.	No***	06
md5sig	MD5 signature (see Annex III)	Yes	327638C253A4637199CEBA6642 371F20
amount	Amount of the payment as posted by the Merchant on the entry form.	Yes	39.60 / 39.6 / 39
currency	Currency of the payment as posted by the Merchant on the entry form	Yes	EUR
payment_type	The payment instrument used by the customer on the Gateway. The Merchant can choose to receive: - Consolidated values (only the type of the instrument, e.g. MBD - MB Direct, WLT - e-wallet or PBT - pending bank transfer) - Detailed values (the specific instrument used, e.g. VSA - Visa card, GIR - Giropay, etc.	No****	WLT
merchant_fields	If the Merchant has submitted a list of values in the merchant_fields parameter, they will be passed back with the status report.	No	field1=value1

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*To receive the customer_id value, please contact your account manager or merchantservices@moneybookers.com.

**If no transaction_id is submitted, the mb_transaction_id value will be posted in the report

*** To receive the failed_reason_code value, please contact your account manager or merchantservices@moneybookers.com. Description of all failed reason codes can be found in Annex VI of this manual.

****To receive the payment_type value, please contact your account manager or merchantservices@moneybookers.com

To repost a status report or automatically check the status of an individual transaction, the Merchant can use our Merchant Query Interface as described in our [Automated Payments Interface Manual](#).

In addition to the above fields, all fields specified in the 'merchant_fields' field of the redirection form posted initially to Moneybookers' servers will be sent back to the Merchant at this step.

We further advise the Merchant to validate the transaction details in the status report by performing the following steps:

- (i) Merchant creates a pending transaction or order for X amount in their system.
- (ii) Merchant redirects the customer to the Moneybookers Payment Gateway where the customer completes the transaction.
- (iii) Moneybookers posts the confirmation for a transaction to the 'status_url', which includes the 'mb_amount' parameter.
- (iv) The Merchant's application at 'status_url' first validates the parameters by calculating the md5sig (see Annex III – MD5 Signature) and if successful, it should compare the value from the confirmation post (amount parameter) to the one from the pending transaction/order in their system. Merchants may also wish to compare other parameters such as 'transaction id' and 'pay_from_email'. Once everything is correct the Merchant can process the transaction in their system, crediting the money to their customer's account or dispatching the goods ordered.

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N.B. If Merchants wish to restrict the receipt of status reports by the posting IP address, they should do so via our FULL IP range. Moneybookers may from time to time change the IP address from which we post the status report. Please contact merchantservices@moneybookers.com for further information.

2.3.7 Detailed status description

'2' Processed – This status is sent when the transaction is processed and the funds have been received on your Moneybookers account.

'0' Pending – This status is sent when the customers pays via the pending bank transfer option. Such transactions will auto-process **IF** the bank transfer is received by Moneybookers. We strongly recommend that you do **NOT** process the order/transaction in your system upon receipt of a pending status from Moneybookers.

'-1' Cancelled – Pending transactions can either be cancelled manually by the sender in their online account history or they will auto-cancel after 14 days if still pending.

'-2' Failed – This status is sent when the customer tries to pay via Credit Card or Direct Debit but our provider declines the transaction. If you do not accept Credit Card or Direct Debit payments via Moneybookers (see page 16) then you will never receive the failed status.

'-3' Chargeback – This status could be received only if your account is configured to receive chargebacks. If this is the case, whenever a chargeback is received by Moneybookers, a -3 status will be posted on the status_url for the reversed transaction.

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3 Additional Gateway Features

3.1 Gateway Fast Registration

This functionality aims to minimize the effort required by the customer to make their first payment to the Merchants, whilst maintaining good registration standards with Moneybookers. If you would like to make it easier and faster for your customers to pay, please contact your Account Manager or write to merchantservices@moneybookers.com to make this functionality available.

Furthermore, for each transaction you MUST include the following parameters in the redirecting form described in section 2.3.1 in order to allow the customer to complete gateway fast registration:

Field Name	Description	Example value
address	Customer's address (e.g. street)	Payerstreet
postal_code	Customer's postal code/ZIP Code	EC45MQ
city	Customer's city	London
country	Customer's country in the 3-digit ISO Code (see Annex II for a list of allowed codes).	GBR

If one or more of the above parameters are either not submitted or the value is not valid, we will show these fields to the customer and he must amend the missing/invalid values to complete registration. If all necessary parameters have been provided with valid values we will show only following fields to the customer after he is redirected to Moneybookers registration form:

- First name – will be pre-filled if the 'firstname' value is submitted
- Last name – will be pre-filled if the 'lastname' value is submitted
- Date of birth – will be pre-filled if the 'date_of_birth' is submitted
- Email - will be pre-filled if the 'pay_from_email' value if submitted
- Password & password confirmation

Upon successfully filling out all of the above fields, the payment process will continue as normal.

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3.2 Quick Checkout

Moneybookers' Quick Checkout is a functionality which further extends the existing Gateway Fast Registration (GWFR) to make customer experience much faster and thus increases payment conversion. Quick Checkout allows customers who are making their first transaction via Moneybookers to complete the process without having to register a traditional account and provide a password.

In essence, this functionality mirrors GWFR and relies on the same level of security, however to the customer, it is a much more desirable option since registration/password is not required. In order to use this function the Merchant must request this functionality via email to merchantservices@moneybookers.com.

The same rules for Gateway Fast Registration apply for Quick Checkout. The Merchant must supply the following parameters for each transaction:

Field Name	Description	Example value
address	Customer's address (e.g. street)	Payerstreet
postal_code	Customer's postal code/ZIP Code	EC45MQ
city	Customer's city	London
country	Customer's country in the 3-digit ISO Code (see Annex II for a list of allowed codes).	GBR

If one or more of the above parameters are either not submitted or the value is not valid, these fields will be shown to the customer and he must amend the missing/invalid values to complete payment.

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The Merchant can supply additional parameters to make the payment process even faster:

Field Name	Description	Example value
firstname	First name of the customer. This value will be pre-filled if the Merchant submits it via the `firstname` parameter	John
lastname	Last name of the customer. This value will be pre-filled if the Merchant submits it via the `lastname` parameter	Payer
date_of_birth	Date of birth of the customer. This value will be pre-filled if the Merchant submits it via the `date_of_birth` parameter	01121980
pay_from_email	Email of the customer. This value will be pre-filled if the Merchant submits it via the `pay_from_email` parameter	payer@example.com

Below is a screenshot of a 'Quick Checkout' enabled gateway, combined with Fixed Split Gateway.

Payment to SampleMerchant

TOTAL PAYABLE : 39.60 EUR

+ More information

Pay with VISA

First name*:

Last name*:

Card type*: VISA

Card number*:

Expiry date*: / CVC Code*:

Email*:

By clicking the button below you confirm to have accepted the Moneybookers [Terms and Conditions](#) and [Privacy Policy](#)

CONFIRM AND PAY

powered by  moneybookers.com and money moves

I already have a Moneybookers account

Email:

Password:

LOGIN

Forgot your [password](#) ?

[Register](#) with Moneybookers

* required to be filled out

Select language: ▼



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In this case all registration data (address, postal code, city and country) has been provided by the Merchant and the user needs to input his credit card details and email to complete the payment.

The customer can only complete a transaction with 'Quick Checkout' if they pay via one of the following methods:

- Visa
- MasterCard
- Amex
- JCB
- Diners
- Laser
- Solo (UK)
- Maestro (UK)
- Carte Bleue
- German Direct Debit
- Giropay
- Sofortueberweisung
- iDEAL
- Przelewy24

A Merchant may choose to exclude some of the payment options for 'Quick Checkout' by contacting merchantservices@moneybookers.com. The excluded payment options will follow the 'Gateway Fast Registration' logic.

3.3 Split Gateway

This functionality allows Merchants to select which payment method(s) they want to present to the customer when using the gateway. An example use of this feature is when the Merchant wants to display "Pay via Direct Debit (provided by Moneybookers)" as a payment option on their checkout page instead of just "Pay via Moneybookers".

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To select individual payment methods to be presented to the customer on the gateway, the following parameter must be included in the entry form:

Parameter	Description	Example value
payment_methods	A comma-separated list of payment method codes to be presented to the customer. A full list of codes can be found in Annex V of this manual.	DID

If the 'payment_methods' parameter is included in the redirection form, the customer will be presented with the selected payment options and their corresponding logos. In case there is a discrepancy in the availability of the option, for example if a country-specific option like iDEAL was chosen, but the customer is not a Dutch resident, the full list of available payment options will be presented to the customer.

N.B. Before development this functionality, the Merchant should:

- (i) Check which payment methods have been authorised by Moneybookers
- (ii) Request an updated list of payment methods and their respective values

Merchants can determine which version of the Split Gateway they would like to use – Fixed or Flexible:

3.3.1 Fixed Split Gateway

When the Fixed Split Gateway is activated and the Merchant submits a payment_method, only this payment method is shown to the customer upon registration or login. Existing customers who have sufficient balance in their Moneybookers account can still pay from this. The balance option can be disabled but it is not recommended.

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3.3.2 Flexible Split Gateway

When the Flexible Split Gateway type is activated and the Merchant has submits a `payment_method`, it is pre-selected for the customer upon registration or login. All other payment methods enabled for the Merchant for the customers' registration country are available. If the `payment_method` is not supported by registration country of the customer, then a message will appear indicating this payment type is not supported, showing all other available payment methods for their country.

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3.4 Recurring Billing

Moneybookers already offers a tool for recurring payments in the moneybookers.com site. This option is also available for Merchants via the gateway. In addition the standard parameters described in section 2.3.1, Merchants can supply the following parameters to set up a recurring payment via the gateway:

Field Name	Description	Required	Example value
rec_amount	Amount of the payment that will occur in the given period	Yes/No	19.90
rec_start_date	Start date of the period in which the recurring payment will be executed in DD/MM/YYYY format	No*	21/12/2007
rec_end_date	Final date of the period in DD/MM/YYYY format	No	31/08/2008
rec_period	Period between payments	Yes	14
rec_cycle	Time measurement required by the Merchant – day/month/year. If this parameter is not submitted, we will assume that the rec_cycle is days	No	day
rec_grace_period	Merchant can set a period of days during which the customer can still process the transaction in case it originally failed. The value submitted will always be in days	No	7
rec_status_url	URL to which we notify the Merchant that the recurring payment is cancelled	No	http://www.moneybookers.com/rec_payment_cancelled.htm

Typically a recurring payment setup will be structured as one of the following options:

* If rec_start_date parameter is not submitted the recurring billing cycle will start immediately, and the next payment will be due according to the values of rec_cycle and/or rec_period.

If the rec_start_date is the 31st day of the month and the rec_cycle is 'month', this is interpreted as the last day of the month, e.g. the next date for a monthly payment starting on 31 May is 30 June.

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- Option 1: one time payment of, for example, 4.99 EUR and additionally a monthly subscription fee of 19.90 EUR
- Option 2: monthly payment of 19.90 EUR

Adding the above parameters to the entry form will enable Merchants to set up a payment according to one of the options. A Merchant could either leave the "amount" parameter empty and only fill the "rec_amount" in order to offer option 2, or they could enter EUR 4.99 as "amount" parameter and EUR 19.90 as a "rec_amount" in order to offer option 1.

If a recurring billing has been set up and the Merchant has provided a "status_url" in the entry form, the Moneybookers system will post the transaction details of each payment to the URL provided in the "status_url" parameter. The following table shows the parameters to be received at the status_url at the Merchant's web server:

Field Name	Description	Required	Example value
merchant_id	Unique ID for the Merchant's moneybookers.com account. ONLY needed for the calculation of the MD5 signature (see Annex III)	Yes	100005
transaction_id	Reference or identification number provided by the Merchant.	Yes	A205220
status	Recurring payment status: 2 processed/ -2 failed	Yes	2
rec_payment_id	Recurring payment ID	Yes	200005
rec_payment_type	Type of payment: 'recurring' or 'ondemand'	Yes	recurring
md5sig	MD5 signature (see Annex III)	Yes	327638C253A4637199CEBA6642371F20
merchant_fields	A comma-separated list of field names that should be passed back to the Merchant's server when the payment is confirmed at moneybookers.com (maximum 5 fields).	No	Field1, Field2

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Payment options for recurring billing:

- Credit/Debit card:
 - Visa
 - MasterCard
 - Diners
 - JCB
- Direct Debit
- Customers' Moneybookers account balance

To check the status, cancel or extend the end_date of a recurring payment, the Merchant can use our Merchant Query Interface as described in our [Automated Payments Interface Manual](#).

3.5 Pay-on-demand

Moneybookers offers a Pay-on-demand service which enables Merchants to automatically debit transactions from the customer's Moneybookers account without the customer having to authorise each time. The setup of the Pay-on-demand service must be made during the regular payment process. The customer is duly prompted to confirm that they authorise the Merchant to make pay-on-demand requests. In case authorisation is not given, the user may still continue with that payment.

You should contact merchantservices@moneybookers.com in order to be allowed to use this service.

The Pay-on-demand service is also available through Moneybookers' Automated Payments Interface (API). For more details, please refer to our [Automated Payments Interface Manual](#).

In addition to the standard parameters described in section 2.3.1, Merchants can supply the following parameters to set up a pay-on-demand payment via the gateway:

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Field Name	Description	Required	Example value
ondemand_max_amount	Maximum amount for future payments that will be debited from the customer's account	Yes	11.50
ondemand_max_currency	3-letter code of the currency of the maximum amount according to ISO 4217 (see Annex I for accepted currencies)	Yes/No	EUR
ondemand_note	Text that will be shown to the customer on the confirmation page as the reason for the Pay-on-demand payment	Yes	Sample Merchant will debit your account so that you can continue using our services.

If *ondemand_max_currency* is not provided, its value will be the one provided as *currency* in section 2.3.1.

Once a Pay-on-demand payment has been set up, the Merchant must use our Pay-on-demand Interface to make individual requests to debit the customers' Moneybookers account. Details on how to use this interface can be found in our [Automated Payments Interface Manual](#). If the Merchant has provided a "status_url" value in the entry form, the Moneybookers system will post the transaction details of each payment to that URL.

To execute, check the status or cancel a pay-on-demand authorisation, the Merchant can use our Merchant Query Interface as described in our [Automated Payments Interface Manual](#).

Payment options for Pay-on-demand:

- Credit/Debit card:
 - Visa
 - MasterCard
 - Diners
 - JCB
- Direct Debit
- Customers' Moneybookers account balance

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3.6 Secure return_url parameter

This function allows the Merchant to be certain that the customer has arrived at the return_url by completing the payment process – NOT by simply looking up the return_url value in the page source and entering it in their browser. However, this function ONLY guarantees that the customer has completed the payment process and NOT that the payment had been processed.

In order to use this function the Merchant must request this functionality via email to merchantservices@moneybookers.com. Once approved for this function, the Merchant must ensure that the following are submitted for each transaction:

- (i) return_url parameter
- (ii) transaction_id parameter
- (iii) secret word (this will be automatically submitted IF entered in your 'Merchant Tools').

Once the functionality has been activated by our Merchant Service Team and the above requirements are submitted, we add the following parameters to the return_url:

Parameter	Description	Example value
transaction_id	This is the transaction_id submitted by the Merchant	A205220
msid	This is the MD5 of the following values: <ul style="list-style-type: none"> - merchant_id e.g. 123456 - transaction_id e.g. A205220 - uppercase MD5 value of the ASCII equivalent of your secret word e.g. F76538E261E8009140AF89E001341F17	730743ed4ef7ec631155f5e15d2f4fa0

We will now look at 2 examples of the secure return_url in practice using the values above:

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Example 1

Merchant submits return_url WITHOUT additional parameters:

e.g. https://merchant.com/return_url.cgi

In this case Moneybookers will redirect the customer to:

https://merchant.com/return_url.cgi?transaction_id=A205220&msid=730743ed4ef7ec631155f5e15d2f4fa0

Example 2

Merchant submits return_url WITH additional parameters:

e.g. https://merchant.com/return_url.cgi?par1=val1&par2=val2

In this case Moneybookers will redirect the customer to:

https://merchant.com/return_url.cgi?par1=val1&par2=val2&transaction_id=A205220&msid=730743ed4ef7ec631155f5e15d2f4fa0

3.7 Merchant Refunds

Sometimes Merchants want to refund a payment back to the customer's Moneybookers account, credit/debit card or bank account (depending on the original payment method used). Please contact your Account Manager or write to merchantservices@moneybookers.com if you would like this functionality to be available.

If your account was configured to allow Merchant refunds you will have an additional action link in your transaction history next to each entry that will trigger a refund to the customer.

Merchants can also make refunds through Moneybookers' Automated Payments Interface (API). For more details, please refer to our [Automated Payments Interface Manual](#).

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3.8 Chargeback Notification

If your account with Moneybookers has been setup to accept chargebacks you will receive chargeback notification in the report posted to the status_url. Whenever we receive a chargeback request from our provider, we will send you an updated status report with status -3 for the reversed transaction. (See section 2.3.7 for a detailed description regarding transaction statuses).

3.9 Dynamic Descriptor

The Dynamic Descriptor functionality allows the Merchant have their name or brand shown on the bank or credit card statement of the customer. This functionality is only available for the following payment methods:

- Visa
- MasterCard
- Sofortueberweisung
- Direct Debit

In order to use this function the Merchant must request this functionality via email to merchantservices@moneybookers.com. Once approved, Moneybookers will submit the Dynamic Descriptor on behalf of the Merchant for each transaction. For Sofortuberweisung and Direct Debit, the Merchant can also submit an additional parameter which will override the default value stored by Moneybookers. The details are:

Field Name	Description	Example Value
dynamic_descriptor	Merchant name to be shown on the customer's bank account statement. The value can contain only alphanumeric characters. Maximum length is 100 characters.	Example Merchant

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3.10 Slim Gateway

For Merchants wishing to integrate the gateway in an iframe, we recommend the use of our Slim Gateway. This reduces the width of the gateway as shown below:

Payment to CompanyName

TOTAL PAYABLE : 39.60 EUR

[+ More information](#)

Country*:

Title*:

First name*:

Last name*:

Payment type*:

Date of birth*: / /

Address 1*:

Address 2:

City/Town*:

State/Region:

Postal code*:

Phone Number:

Email*:

REVIEW ORDER AND CONTINUE

* required to be filled out



Merchants can supply the following parameter to show the Slim Gateway:

Field Name	Description	Value
hide_login	Merchants can show their customers the gateway page without the prominent login section.	1

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3.11 Iframe target

This functionality offers the Merchant a smoother integration of gateway in an iframe. The Merchant can choose in which frameset the return_url/cancel_urls should be opened upon successful/cancelled payment from the customer.

This functionality is implemented, by submitting 2 additional parameters upon each payment request:

Field Name	Description	Values	Default	Example
return_url_target	Specifies a target in which the return_url value will be called upon successful payment from customer.	1 = '_top' 2 = '_parent' 3 = '_self' 4 = '_blank'	1	1
cancel_url_target	Specifies a target in which the cancel_url value will be called upon cancellation of payment from customer.	1 = '_top' 2 = '_parent' 3 = '_self' 4 = '_blank'	1	1

According to [W3Cs' HTML specification](#) submitting those values should have the following effect:

Value	Equivalent	Description
1	'_top'	Loads the linked document in the topmost frame - the new page fills the entire window.
2	'_parent'	"_parent" is used in the situation where a frameset file is nested inside another frameset file. A link in one of the inner frameset documents which uses "_parent" will load the new document in the place of the inner frameset.
3	'_self'	Loads the new document in the same window and frame as the current document. Using "_self" has the same effect as not using iframe target at all.
4	'_blank'	Opens the new document in a new window



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4 Annex I – ISO 4217 Currencies

ISO 4217 Currencies Accepted at Moneybookers			
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	SKK	Slovakian Koruna
JPY	Japanese Yen	EEK	Estonian Kroon
CAD	Canadian Dollar	BGN	Bulgarian Leva
AUD	Australian Dollar	PLN	Polish Zloty
CHF	Swiss Franc	ISK	Iceland Krona
DKK	Danish Krone	INR	Indian Rupee
SEK	Swedish Krona	LVL	Latvian Lat
NOK	Norwegian Krone	KRW	South-Korean Won
ILS	Israeli Shekel	ZAR	South-African Rand
MYR	Malaysian Ringgit	RON	Romanian Leu New
NZD	New Zealand Dollar	HRK	Croatian Kuna
TRY	New Turkish Lira	LTL	Lithuanian Litas
AED	Utd. Arab Emir. Dirham	JOD	Jordanian Dinar
MAD	Moroccan Dirham	OMR	Omani Rial
QAR	Qatari Rial	RSD	Serbian dinar
SAR	Saudi Riyal	TND	Tunisian Dinar



5 Annex II – 3-digit ISO Country Codes

Moneybookers does NOT accept customers from the following countries: Afghanistan, Cuba, Myanmar, Nigeria, North Korea, Sudan

ISO Country Codes:

Afghanistan	AFG
Aland Islands	ALA
Albania	ALB
Algeria	DZA
American Samoa	ASM
Andorra	AND
Angola	AGO
Anguilla	AIA
Antarctica	ATA
Antigua and Barbuda	ATG
Argentina	ARG
Armenia	ARM
Aruba	ABW
Australia	AUS
Austria	AUT
Azerbaijan	AZE
Bahamas	BHS
Bahrain	BHR
Bangladesh	BGD
Barbados	BRB
Belarus	BLR
Belgium	BEL
Belize	BLZ
Benin	BEN
Bermuda	BMU
Bhutan	BTN
Bolivia	BOL
Bosnia and Herzegovina	BIH

Bouvet Island	BVT
Brazil	BRA
Brunei Darussalam	BRN
Bulgaria	BGR
Burkina Faso	BFA
Burundi	BDI
Cambodia	KHM
Cameroon	CMR
Canada	CAN
Cape Verde	CPV
Cayman Islands	CYM
Central African Republic	CAF
Chad	TCD
Chile	CHL
China	CHN
Christmas Island	CXR
Cocos (Keeling) Islands	CCK
Colombia	COL
Comoros	COM
Congo, Republic of	COG
Congo, the Democratic Republic of the	COD
Cook Islands	COK
Costa Rica	CRI
Cot'e d'Ivoire	CIV
Croatia	HRV
Cuba	CUB
Cyprus	CYP
Czech Republic	CZE

Djibouti	DJI
Dominica	DMA
Dominican Republic	DOM
Ecuador	ECU
Egypt	EGY
El Salvador	SLV
Equatorial Guinea	GNQ
Eritrea	ERI
Estonia	EST
Ethiopia	ETH
Falkland Islands (Malvinas)	FLK
Faroe Islands	FRO
Fiji	FJI
Finland	FIN
France	FRA
French Guiana	GUF
French Polynesia	PYF
French Southern Territories	ATF
Gabon	GAB
Gambia	GMB
Georgia	GEO
Germany	DEU
Ghana	GHA
Gibraltar	GIB
Greece	GRC
Greenland	GRL
Grenada	GRD
Guadeloupe	GLP



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Botswana	BWA
Guatemala	GTM
Guernsey	GGY
Guinea	GIN
Guinea-Bissau	GNB
Guyana	GUY
Haiti	HTI
Heard Island and McDonald Islands	HMD
Holy See (Vatican City State)	VAT
Honduras	HND
Hong Kong	HKG
Hungary	HUN
Iceland	ISL
India	IND
Indonesia	IDN
Iran, Islamic Republic of	IRN
Iraq	IRQ
Ireland	IRL
Isle of Man	IMN
Israel	ISR
Italy	ITA
Jamaica	JAM
Japan	JPN
Jersey	JEY
Jordan	JOR
Kazakhstan	KAZ
Kenya	KEN
Kiribati	KIR
Korea, Democratic People's Republic of	PRK
Korea, Republic of	KOR
Kuwait	KWT
Kyrgyzstan	KGZ
Lao People's Democratic Republic	LAO
Latvia	LVA

Denmark	DNK
Mayotte	MYT
Mexico	MEX
Micronesia, Federated States of	FSM
Moldova	MDA
Monaco	MCO
Mongolia	MNG
Montenegro	MNE
Montserrat	MSR
Morocco	MAR
Mozambique	MOZ
Myanmar	MMR
Namibia	NAM
Nepal	NPL
Netherlands	NLD
Netherlands Antilles	ANT
New Caledonia	NCL
New Zealand	NZL
Nicaragua	NIC
Niger	NER
Nigeria	NGA
Niue	NIU
Norfolk Island	NFK
Northern Mariana Islands	MNP
Norway	NOR
Oman	OMN
Pakistan	PAK
Palau	PLW
Palestinian Territory, Occupied	PSE
Panama	PAN
Papua New Guinea	PNG
Paraguay	PRY
Peru	PER
Philippines	PHL

Guam	GUM
Senegal	SEN
Serbia	SRB
Seychelles	SYC
Sierra Leone	SLE
Singapore	SGP
Slovakia	SVK
Slovenia	SVN
Solomon Islands	SLB
Somalia	SOM
South Africa	ZAF
South Georgia and the South Sandwich Islands	SGS
Spain	ESP
Sri Lanka	LKA
Sudan	SDN
Suriname	SUR
Svalbard and Jan Mayen	SJM
Swaziland	SWZ
Sweden	SWE
Switzerland	CHE
Syrian Arab Republic	SYR
Taiwan, Province of China	TWN
Tajikistan	TJK
Tanzania, United Republic of	TZA
Thailand	THA
Timor-Leste	TLS
Togo	TGO
Tokelau	TKL
Tonga	TON
Trinidad and Tobago	TTO
Tunisia	TUN
Turkey	TUR
Turkmenistan	TKM
Turks and Caicos Islands	TCA



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Lebanon	LBN
Lesotho	LSO
Liberia	LBR
Libyan Arab Jamahiriya	LBY
Liechtenstein	LIE
Lithuania	LTU
Luxembourg	LUX
Macao	MAC
Macedonia, the former Yugoslav Republic of	MKD
Madagascar	MDG
Malawi	MWI
Malaysia	MYS
Maldives	MDV
Mali	MLI
Malta	MLT
Marshall Islands	MHL
Martinique	MTQ
Mauritania	MRT
Mauritius	MUS

Pitcairn	PCN
Poland	POL
Portugal	PRT
Puerto Rico	PRI
Qatar	QAT
R,union	REU
Romania	ROU
Russian Federation	RUS
Rwanda	RWA
Saint Helena	SHN
Saint Kitts and Nevis	KNA
Saint Lucia	LCA
Saint Martin (French part)	MAF
Saint Pierre and Miquelon	SPM
Saint Vincent and the Grenadines	VCT
Samoa	WSM
San Marino	SMR
Sao Tome and Principe	STP
Saudi Arabia	SAU

Tuvalu	TUV
Uganda	UGA
Ukraine	UKR
United Arab Emirates	ARE
United Kingdom	GBR
United States	USA
United States Minor Outlying Islands	UMI
Uruguay	URY
Uzbekistan	UZB
Vanuatu	VUT
Venezuela	VEN
Viet Nam	VNM
Virgin Islands, British	VGB
Virgin Islands, U.S.	VIR
Wallis and Futuna	WLF
Western Sahara	ESH
Yemen	YEM
Zambia	ZMB
Zimbabwe	ZWE

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6 Annex III – MD5 Signature

A hidden text field called md5sig is included in the form submitted to the Merchant's server. The value of this field is a 128 bit message digest, expressed as a string of thirty-two hexadecimal digits in UPPERCASE. The md5sig is constructed by performing an MD5 calculation on a string built up by concatenating the other fields returned to the status_url. Specifically the MD5 hash is a concatenation of the following fields:

- merchant_id
- transaction_id
- the uppercase MD5 value of the ASCII equivalent of the secret word submitted in the 'Merchant Tools' section of the Merchant's online Moneybookers account.
- mb_amount
- mb_currency
- status

The purpose of the md5sig field is to ensure the integrity of the data posted back to the Merchants' server. Please always compare the md5sig field's value posted by Moneybookers' servers with the one you calculated yourself. In order to calculate it yourself, you just need to take the values of the fields listed above exactly as they were posted back to you, concatenate them and perform a MD5 calculation on this string.

Note: The secret word MUST be submitted in the 'Merchant Tools' section in lowercase before the md5sig can be used. If you insert any uppercase symbols, they will automatically be converted to lower case. The only restriction on your secret word is the length which must not exceed 10 characters. Non-alphanumeric symbols can be used. If the 'Merchant Tools' section is not shown in your account, please contact merchantservices@moneybookers.com

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7 Annex IV – Example HTML Form

Find below two example HTML forms that Merchants can use at their website for redirecting customers to Moneybookers' webservers in order to make a payment. The first one is the most simple working example which a Merchant could use. The second example uses several functionalities currently offered by Moneybookers' Gateway solution.

The fields highlighted in yellow are to be replaced with valid corresponding values.

Note: For experimental purposes you can use our test form at https://www.moneybookers.com/app/test_payment.pl. Please contact first merchantservices@moneybookers.com to receive test accounts and test data.

7.1 Simple HTML Form

```
<form action="https://www.moneybookers.com/app/payment.pl" method="post" target="_blank">
  <input type="hidden" name="pay_to_email" value="merchant@moneybookers.com">
  <input type="hidden" name="status_url" value="merchant@moneybookers.com">
  <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="detail1_description" value="Description:">
  <input type="hidden" name="detail1_text" value="Romeo and Juliet (W. Shakespeare)">
  <input type="hidden" name="confirmation_note" value="Samplemerchant wishes you pleasure
reading your new book!">
  <input type="submit" value="Pay!">
</form>
```



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7.2 Advanced HTML Form

```
<form action="https://www.moneybookers.com/app/payment.pl" method="post" target="_blank">
  <input type="hidden" name="pay_to_email" value="merchant@moneybookers.com">
  <input type="hidden" name="transaction_id" value="A10005">
  <input type="hidden" name="return_url"
value="http://www.moneybookers.com/payment_made.html">
  <input type="hidden" name="cancel_url"
value="http://www.moneybookers.com/payment_cancelled.html">
  <input type="hidden" name="status_url"
value="https://www.moneybookers.com/process_payment.cgi">
  <input type="hidden" name="language" value="EN">
  <input type="hidden" name="merchant_fields" value="customer_number, session_id">
  <input type="hidden" name="customer_number" value="C1234">
  <input type="hidden" name="session_ID" value="A3DFA2234">
  <input type="hidden" name="pay_from_email" value="payer@moneybookers.com">
  <input type="hidden" name="amount2_description" value="Product Price:">
  <input type="hidden" name="amount2" value="29.90">
  <input type="hidden" name="amount3_description" value="Handling Fees & Charges:">
  <input type="hidden" name="amount3" value="3.10">
  <input type="hidden" name="amount4_description" value="VAT (20%):">
  <input type="hidden" name="amount4" value="6.60">
  <input type="hidden" name="amount" value="39.60">
  <input type="hidden" name="currency" value="GBP">
  <input type="hidden" name="firstname" value="John">
  <input type="hidden" name="lastname" value="Payer">
  <input type="hidden" name="address" value="Payerstreet">
  <input type="hidden" name="postal_code" value="EC45MQ">
  <input type="hidden" name="city" value="Payertown">
  <input type="hidden" name="country" value="GBR">
  <input type="hidden" name="detail1_description" value="Product ID:">
  <input type="hidden" name="detail1_text" value="4509334">
  <input type="hidden" name="detail2_description" value="Description:">
  <input type="hidden" name="detail2_text" value="Romeo and Juliet (W. Shakespeare)">
  <input type="hidden" name="detail3_description" value="Special Conditions:">
  <input type="hidden" name="detail3_text" value="5-6 days for delivery">
  <input type="hidden" name="confirmation_note" value="Samplemerchant wishes you pleasure
reading your new book!">
  <input type="submit" value="Pay!">
</form>
```



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8 Annex V – Split Gateway Payment Codes

The table below details the codes required for each payment method when using the Split Gateway:

Payment Method	Value	Notes
Moneybookers Wallet	WLT	
<i>Credit/Debit Cards</i>		
All Card Types	ACC	
Visa	VSA	
MasterCard	MSC	
Visa Delta/Debit (UK)	VSD	
Visa Electron	VSE	
Maestro (UK, Spain & Austria)	MAE	
Solo (UK)	SLO	
American Express	AMX	
Diners	DIN	
JCB	JCB	
Laser (Rep. of Ireland)	LSR	
Carte Bleue	GCB	
Dankort	DNK	
PostePay	PSP	
CartaSi	CSI	
<i>Instant Banking Options</i>		
Giropay (Germany)	GIR	
Direct Debit (Germany)	DID	
Sofortueberweisung	SFT	Germany, Austria, Belgium, Netherlands, Switzerland
eNETS (Singapore)	ENT	
Nordea Solo (Sweden)	EBT	
Nordea Solo (Finland)	SO2	
iDEAL (Netherlands)	IDL	
EPS (Netpay) Austria	NPY	
POLi (Australia)	PLI	
All Polish Banks	PWY	
ING Bank Śląski	PWY5	
PKO BP (PKO Inteligo)	PWY6	
Multibank (Multitransfer)	PWY7	
Lukas Bank	PWY14	
Bank BPH	PWY15	
InvestBank	PWY17	
PeKaO S.A.	PWY18	
Citibank handlowy	PWY19	
Bank Zachodni WBK (Przelew24)	PWY20	
BGŻ	PWY21	
Millenium	PWY22	
mBank (mTransfer)	PWY25	
Płać z Inteligo	PWY26	
Bank Ochrony Środowiska	PWY28	
Nordea	PWY32	
Fortis Bank	PWY33	
Deutsche Bank PBC S.A.	PWY36	
ePay.bg (Bulgaria)	EPY	



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9 Annex VI – Failed Reason Codes

The table below contains all possible values of the 'failed_reason_code' parameter and their corresponding meanings. Failed reason codes are mapping of both codes Moneybookers receives from external processors or failures due to internal procedures.

MB CODE	Description
01	Referred
02	Invalid Merchant Number
03	Pick-up card
04	Authorisation Declined
05	Other Error
06	CVV is mandatory, but not set or invalid
07	Approved authorisation, honour with identification
08	Delayed Processing
09	Invalid Transaction
10	Invalid Currency
11	Invalid Amount/Available Limit Exceeded/Amount too high
12	Invalid credit card or bank account
13	Invalid Card Issuer
14	Annulation by client
15	Duplicate transaction
16	Acquirer Error
17	Reversal not processed, matching authorisation not found
18	File Transfer not available/unsuccessful
19	Reference number error
20	Access Denied
21	File Transfer failed
22	Format Error
23	Unknown Acquirer
24	Card expired
25	Fraud Suspicion
26	Security code expired
27	Requested function not available
28	Lost/Stolen card
29	Stolen card, Pick up
30	Duplicate Authorisation
31	Limit Exceeded
32	Invalid Security Code
33	Unknown or Invalid Card/Bank account
34	Illegal Transaction
35	Transaction Not Permitted
36	Card blocked in local blacklist
37	Restricted card/bank account
38	Security Rules Violation
39	The transaction amount of the referencing transaction is higher than the transaction amount of the original transaction
40	Transaction frequency limit exceeded, override is possible
41	Incorrect usage count in the Authorisation System exceeded
42	Card blocked
43	Rejected by Credit Card Issuer
44	Card Issuing Bank or Network is not available
45	The card type is not processed by the authorisation centre / Authorisation System has determined incorrect Routing



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47	Processing temporarily not possible
48	Security Breach
49	Date / time not plausible, trace-no. not increasing
50	Error in PAC encryption detected
51	System Error
52	MB Denied - potential fraud
53	Mobile verification failed
54	Failed due to internal security restrictions
55	Communication or verification problem
56	3D verification failed
57	AVS check failed
58	Invalid bank code
59	Invalid account code
60	Card not authorised
61	No credit worthiness
62	Communication error
63	Transaction not allowed for cardholder
64	Invalid Data in Request
65	Blocked bank code
66	CVV2/CVC2 Failure
99	General error