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**Moneybookers Ltd.**

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**Moneybookers Merchant Payment Interface  
Merchant Gateway Manual HTML**

**Version: <5.8>**

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## 2 Introduction

The Moneybookers Merchant Payment Interface enables merchants to receive money from their customers by temporarily redirecting them to [www.moneybookers.com](http://www.moneybookers.com). The interface 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 transaction's details.

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](mailto:merchantservices@moneybookers.com)

Phone: +44 870 225 5040 (Mon-Fri, 9am until 5pm UK time)

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### **3 Merchant Payment Interface details**

#### **3.1 *Implementation***

The Moneybookers Merchant Payment Interface 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. Upon submitting the form a pop-up window hosted on Moneybookers' servers opens.

#### **3.2 *Payment Process in Steps***


##### **3.2.1 Redirecting customer to Moneybookers' website**

##### **Step 1**


This is accomplished by presenting the customer with a checkout screen and a button which posts a form to <https://www.moneybookers.com/app/payment.pl><sup>1</sup>. It is recommended that the size of the window in which the form will open is set to at least 750 x 590 pixels. The form should contain the following hidden input fields:

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<sup>1</sup> Customers using any former version of our gateway can continue to do so by posting the form to <https://www.moneybookers.com/app/send.pl>.

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| Field Name      | Description  | Required | Example Value   |
|-----------------|--|----------|---|
| pay_to_email    | Email address of the merchant's moneybookers.com account   | Yes      | <a href="mailto:merchant@merchant.com">merchant@merchant.com</a>  |
| 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 merchant 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 Annex VI for details. | No       | <a href="http://www.moneybookers.com/payment_made.htm">http://www.moneybookers.com/payment_made.htm</a>   |
| cancel_url      | URL to which the customer will be returned if the payment process is cancelled. If this field is not filled, the merchant 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       | <a href="http://www.moneybookers.com/payment_cancelled.htm">http://www.moneybookers.com/payment_cancelled.htm</a>   |
| 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       | <a href="https://www.moneybooker.com/process_payment.cgi">https://www.moneybooker.com/process_payment.cgi</a><br>OR<br>mailto: <a href="mailto:merchant@merchar.com">merchant@merchar.com</a> |
| 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 or NL.   | Yes      | EN  |
| 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  |
| field 1         | An example merchant field  | No       | Value 1   |
| field 2         | An example merchant field  | No       | Value 2   |

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|                     |  |     |  |
|---------------------|--|-----|--|
| 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  | <a href="mailto:payer@moneybookers.com">payer@moneybookers.com</a> |
| 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 details section of Step 2 of the payment process. | 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   |
| amount              | The total amount payable.  | Yes | 39.60  |
| currency            | 3-letter code of the currency of the amount according to ISO 4217 (see Annex I for accepted currencies)  | Yes | EUR  |
| detail1_description | Merchant may show up to 5 details about the product or transfer in the "Payment Details" section of Step 2 of the process. The detailx_description is shown on the left side.  | Yes | Product ID:  |
| detail1_text        | The detailx_text is shown on the right side. 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  |  |

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|                     |   |    |   |
|---------------------|---|----|---|
| detail4_text        | See above   | No |   |
| detail5_description | See above   | No |   |
| detail5_text        | See above   | No |   |
| firstname           | Customer's firstname  | No | John  |
| lastname            | Customer's lastname   | No | Payer   |
| address             | Customer's address (e.g. street)  | No | Payerstreet   |
| postal_code         | Customer's postal code/ZIP Code   | 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   |
| 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 <br> may be used for longer messages. | No | Samplemerchant wishes you pleasure reading your new book! |

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### 3.2.2 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:

- (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) above which there is a link for registered Moneybookers users to access the login page.




- (ii) The customer is not yet registered with Moneybookers (he has never used Moneybookers before). 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



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presented with a registration form (see below) and may thus instantly register 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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Payment to something@moneybookers.com
Secure transaction 

**This website is using Moneybookers as its fast & secure online payment processor.**


**Your benefits:**

- #1 online payment solution
- Absolutely FREE OF CHARGE
- Regulated by the FSA of the United Kingdom
- 128bit SSL maximum security
- Pay instantly via credit card or domestic bank transfer in 30+ countries



Click for **LIVE support**

All moneybookers transactions are subject to high security and audit checks. Your current IP address (2.176.74.114) has been stored and may be used in any investigation resulting from misuse of this account.




**Details**

**Product ID:** 4509334  
**Description:** Romeo and Juliet (W. Shakespeare)  
**Seller ID:** theseller45  
**Special Conditions:** 5-6 days for delivery  
**Product Price:** 29.90 EUR  
**Handling Fees & Charges:** 3.10 EUR  
**VAT (20%):** 6.60 EUR  
**TOTAL PAYABLE:** 39.60 EUR

**CLICK HERE IF YOU ALREADY HAVE A MONEYBOOKERS ACCOUNT!**  
 If you have used this form before, you already have a Moneybookers account

**Mr.**

**Address:**

**City/Town:**

**State/Region:**

**Postal Code:**

**Date of Birth:**  /  /  (dd/mm/yyyy)

**Phone Number:** +44  (optional)

**Email:**

**Password:**

**Confirm password:**

You can use this email address and password to log in to moneybookers.com and view more details about your payment.

**Pay NOW via credit / debit card**

**Card type:**


**Card number:**

**Expiry date:**

**Mobile number:**    
(for instant SMS verification)


**CVV2/CVC2:**  last 3 digits on the back of your card

I signify my full acceptance of moneybookers' [General Terms & Conditions of Membership and Privacy Policy.](#)

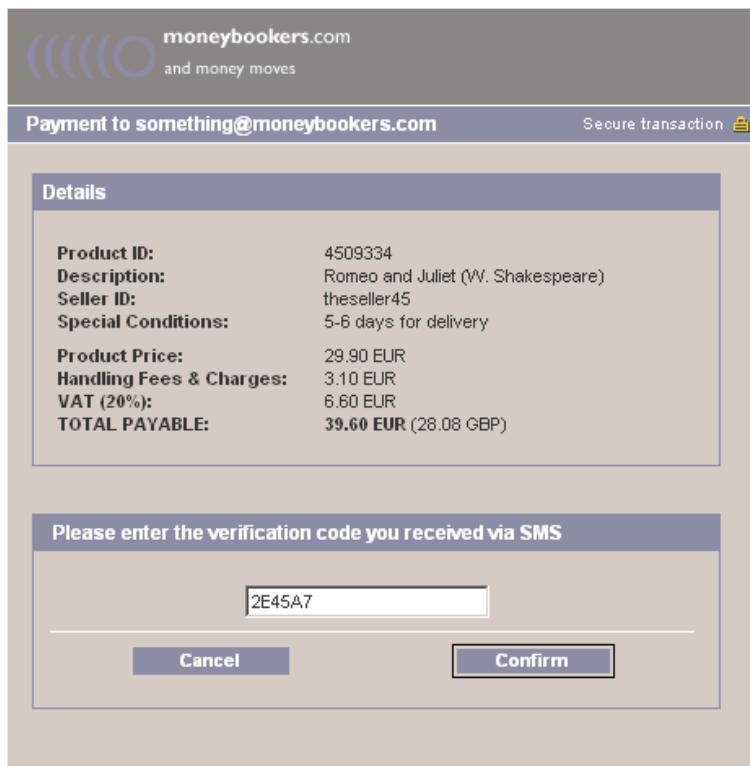
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Below is a list of the available payment options the customer can choose from by following the instructions given in the gateway shopping process:

| <b>Payment Option</b>              | <b>How it works</b>  | <b>Special agreement required</b>   | <b>Duration</b> |
|------------------------------------|--|---|-----------------|
| Pay from account balance           | In case the customer has sufficient funds on his Moneybookers account, the amount is directly deducted from the available account 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         |
| Offline 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 option, please contact <a href="mailto:merchantservices@moneybookers.com">merchantservices@moneybookers.com</a> . | 2-3 days        |
| Credit card                        | Customer enters his/her credit card details and thus authorises Moneybookers to directly charge the whole amount to his/her credit card. Before being sent to Step 3 there is a SMS verification process to be conducted – please see the explanation below.   | Yes - Please contact <a href="mailto:merchantservices@moneybookers.com">merchantservices@moneybookers.com</a> to start accepting credit card payments.                                      | Instant         |
| Direct debit (German bank account) | Customer enters his/her bank account details and thus authorises Moneybookers to directly debit his/her bank account with the purchase amount. This option is only available for customers with an account held with a German bank. Before being sent to Step 3 there is a SMS verification process to be conducted – please see the explanation below.  | Yes - Please contact <a href="mailto:merchantservices@moneybookers.com">merchantservices@moneybookers.com</a> to start accepting direct debit transfers..                                   | Instant         |

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In case the merchant is allowed to accept credit cards/direct debit and customer has entered his/her credit-card or bank-account details on the screen before, he will be presented with a screen where he has to enter a verification code for his credit card/bank account which he received instantly via SMS:




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Payment to something@moneybookers.com      Secure transaction

**Details**

**Product ID:** 4509334  
**Description:** Romeo and Juliet (W. Shakespeare)  
**Seller ID:** theseller45  
**Special Conditions:** 5-6 days for delivery  
**Product Price:** 29.90 EUR  
**Handling Fees & Charges:** 3.10 EUR  
**VAT (20%):** 6.60 EUR  
**TOTAL PAYABLE:** **39.60 EUR** (28.08 GBP)

**Please enter the verification code you received via SMS**

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### 3.2.3 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).



moneybookers.com  
and money moves

Payment to something@moneybookers.com      Secure transaction

**Details**

**Product ID:** 4509334  
**Description:** Romeo and Juliet (W. Shakespeare)  
**Seller ID:** theseller45  
**Special Conditions:** 5-6 days for delivery  
**Product Price:** 29.90 EUR  
**Handling Fees & Charges:** 3.10 EUR  
**VAT (20%):** 6.60 EUR  
**TOTAL PAYABLE:** **39.60 EUR** (28.08 GBP)

**Payment Confirmation**

Beneficiary email: something@moneybookers.com


You will send: 39.60 EUR (28.08 GBP)

using credit card **VISA (01/04) 6xxxxxxxxxxx7878**

**NO FEE**

**Cancel**      **Confirm**

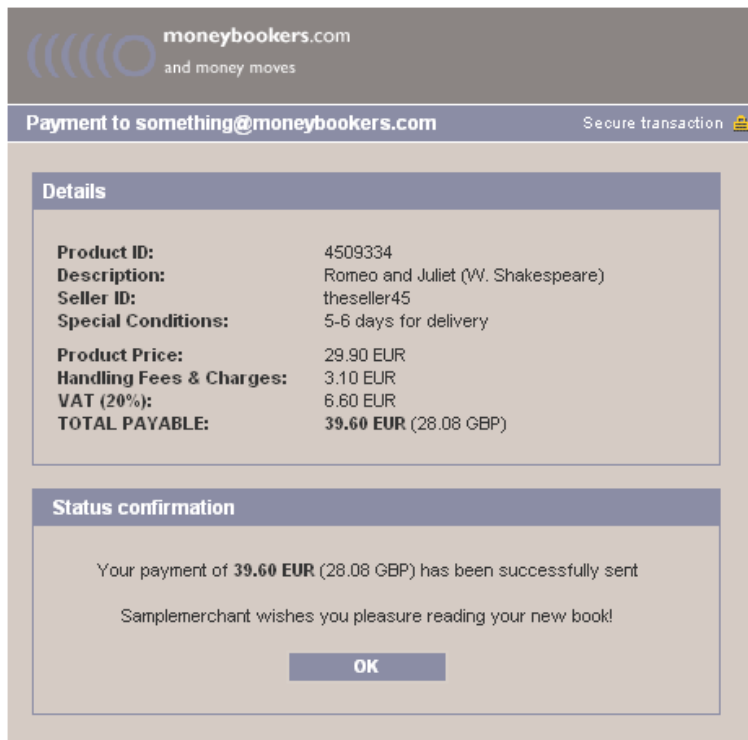
■ All moneybookers transactions are subject to high security and audit checks. Your current IP address (**62.176.74.114**) has been stored and may be used in any investigation resulting from misuse of this account.

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### 3.2.4 Transaction status page at Moneybookers' servers

**End Step**

When the payment process is completed the 'OK' button at the payment status screen returns the customer to the merchant's website.




The payment process will in any case end either at the 'cancel\_url' or at the 'return\_url'. In case the merchant does not supply any URL here, gateway pop-up window will simply close at the end of the process.

### 3.2.5 Status report from Moneybookers to merchant

**Separate Step**

When the payment process is complete, Moneybookers' payment server will post the transaction's details to the 'status\_url' URL provided by the merchant. 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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| <b>Field Name</b> | <b>Description</b>   | <b>Required</b> | <b>Example value</b>   |
|-------------------|--|-----------------|--|
| pay_to_email      | Merchants email address.   | Yes             | <a href="mailto:merchant@merchant.com">merchant@merchant.com</a>   |
| pay_from_email    | Email address of the customer who is making the payment, i.e. sending the money.   | Yes             | <a href="mailto:payer@moneybookers.com">payer@moneybookers.com</a> |
| 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.   | No*             | A205220  |
| mb_transaction_id | Moneybookers' unique transaction ID for the transfer.  | Yes             | 200234   |
| mb_amount         | The total amount of the payment in beneficiary's currency.   | Yes             | 25.46  |
| 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 / 1 scheduled / 0 pending / -1 cancelled (see detailed explanation below) | Yes             | 2  |
| md5sig            | MD5 signature (see Annex III)  | Yes             | 327638C253A4637199CEB<br>A6642371F20                               |
| amount            | Amount of the payment as posted by the merchant on the entry form.   | Yes             | 39.60  |
| currency          | Currency of the payment as posted by the merchant on the entry form  | Yes             | EUR  |

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.


### 3.2.6 Detailed status description

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

**'1' Scheduled** – Scheduled transactions occur seldom and you should wait for either 2 or -2 status which will take a matter of seconds.

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\* If no transaction\_id is submitted, the mb\_transaction\_id value will be posted in the report

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**'0' Pending** – This status is sent when the customers pays via the offline bank transfer option. Such transactions will auto-process once the bank transfer is received by 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 or provider declines the transaction. If you do not accept Credit Card or Direct Debit payments via Moneybookers (see page 10) then you will never receive the failed status.

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## 4 The Merchant Query Interface

The Merchant Query Interface allows merchants to query the Moneybookers database for the current status of transactions performed by them. The Query interface is accessible by posting specific parameters through HTTPS at <https://www.moneybookers.com/app/query.pl>. The interface requires three general parameters -- email, password, action -- and a number of parameters specific to the requested action (actions are explained below).

General query parameters:

| <i>Field Name</i> | <i>Description</i>  | <i>Required?</i> | <i>Example value</i>   |
|-------------------|---|------------------|--|
| email             | The email address of the merchant's Moneybookers account. | Yes              | <a href="mailto:merchant@merchant.com">merchant@merchant.com</a> |
| password          | The hex MD5 of the merchant's password.                   | Yes              | 9f535b6ae672f627e4e5f79f2b7c63fe                                 |
| action            | The required action.                                      | Yes              | repost   |

### 4.1 Actions


The following three actions are defined:

#### 4.1.1 Repost

action=repost

Repost allows merchants to request that a notification of the status of a given transaction be posted to their status\_url. In response, the Moneybookers system posts a status report in the format explained in 3.2.5.



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The following action-specific parameters are required:

| <b>Field Name</b> | <b>Description</b>             | <b>Required?</b> | <b>Example value</b>  |
|-------------------|--------------------------------|------------------|---|
| trn_id            | Merchant transaction ID.       | Yes/No           | 500123  |
| mb_trn_id         | Moneybookers transaction ID.   | Yes/No           | 4585262   |
| status_url        | Where to post the notification | No               | <a href="https://www.merchant.com/mb_notifications.asp">https://www.merchant.com/mb_notifications.asp</a> |

Either trn\_id or mb\_trn\_id must be supplied. If both are given, trn\_id will be used. If status\_url is not provided, the status\_url given at the time the transaction was created will be used. Upon success, HTTP 200 with a body of "OK" is returned.


#### 4.1.2 Transaction status

action=status\_trn

This action allows merchants to request the details about a transaction received via the Merchant Gateway. The following parameters are expected:

| <b>Field Name</b> | <b>Description</b>           | <b>Required ?</b> | <b>Example value</b> |
|-------------------|------------------------------|-------------------|----------------------|
| trn_id            | Merchant transaction ID.     | Yes/No            | 500123               |
| mb_trn_id         | Moneybookers transaction ID. | Yes/No            | 4585262              |

As with Repost, either trn\_id or mb\_trn\_id must be supplied and if both are given, trn\_id will be used. If a transaction with the given ID is found, the response will contain the transaction details encoded as application/x-www-form-urlencoded.

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### 4.1.3 Account history

action=history

Through the 'Account history' action, the merchant may request a list with the details of all transactions performed by them during a given period. The following parameters are expected:


| <b>Field Name</b> | <b>Description</b>                  | <b>Required ?</b> | <b>Example value</b> |
|-------------------|-------------------------------------|-------------------|----------------------|
| start_date        | The start date in DD-MM-YYYY format | Yes               | 29-05-2002           |
| end_date          | The end date in DD-MM-YYYY format   | Yes/No            | 30-06-2002           |

Upon success, returns the complete account history for the specified period in CSV (comma separated values) form.

## 4.2 Error messages

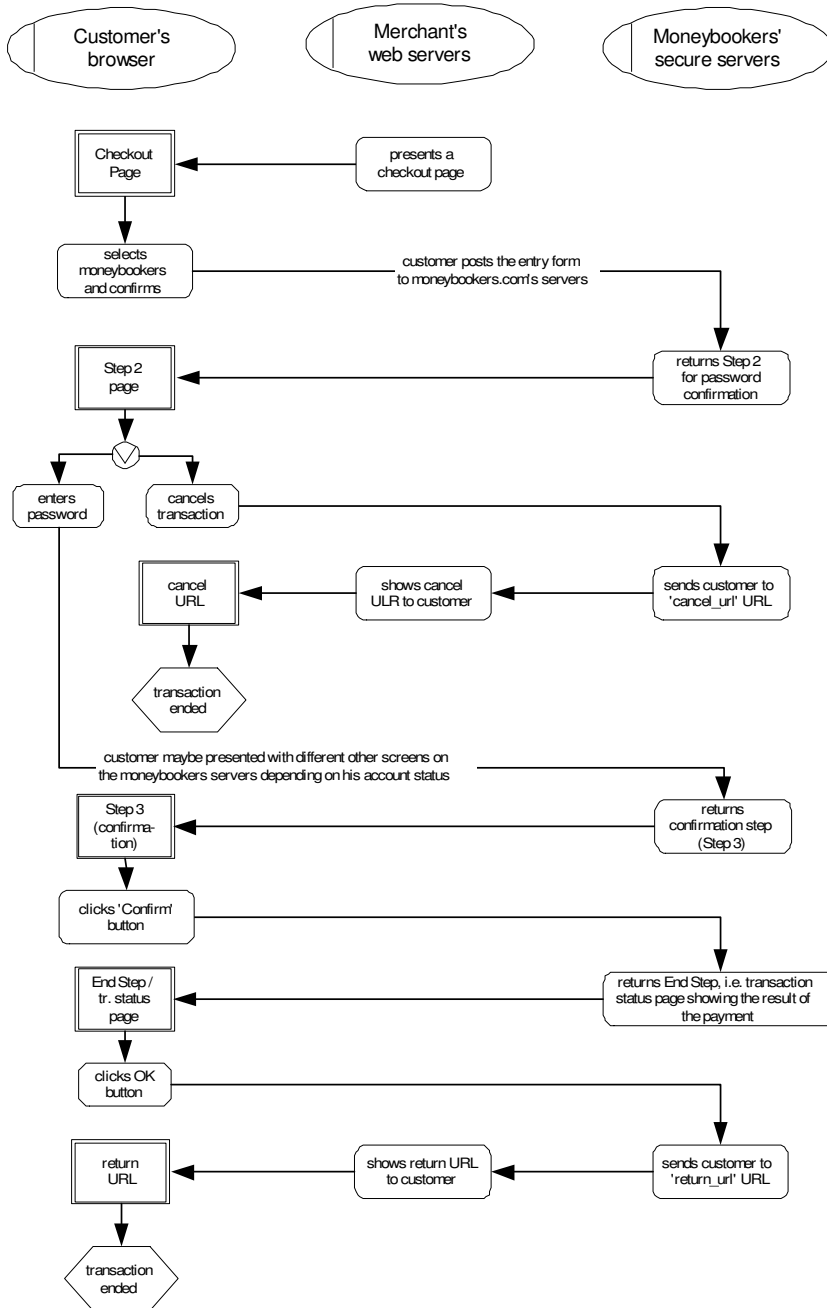
The following errors may be returned by the Query interface:


| <b>Code</b> | <b>Explanation</b>       | <b>Reason</b>   |
|-------------|--------------------------|---|
| 401         | Authorization declined.  | Wrong email and/or password.<br>Password in wrong format.               |
| 402         | Unknown action.          | Action not one of 'repost',<br>'status_trn', 'history'.                 |
| 403         | Transaction not found.   | Wrong transaction ID.   |
| 404         | Missing parameter.       | A required parameter was not found                                      |
| 405         | Illegal parameter value. | The value of a required parameter<br>did not match the expected format. |

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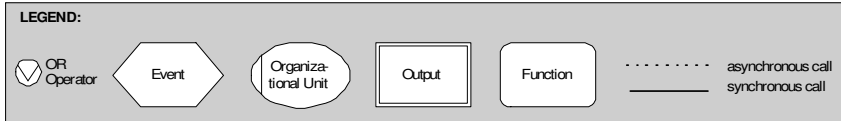
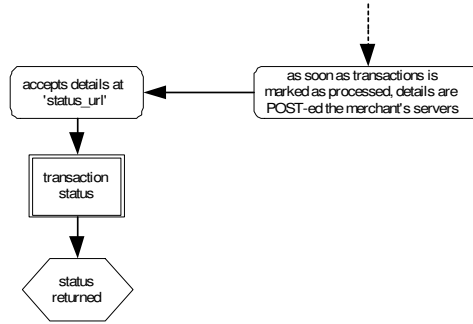
## 5 Interaction Diagram


### 5.1 Transaction



|  |   |                |
|--|---|----------------|
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## 5.2 Status Report



|  |   |                |
|--|---|----------------|
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## 6 Annex I – ISO 4217 Currencies


| ISO 4217 Currencies<br>Accepted at Moneybookers |                    |
|---|--------------------|
| AUD   | Australian Dollar  |
| BGN   | Bulgarian Lev      |
| CAD   | Canadian Dollar    |
| CHF   | Swiss Franc        |
| CZK   | Czech Koruna       |
| DKK   | Danish Krone       |
| EEK   | Estonian Koruna    |
| EUR   | Euro               |
| GBP   | Pound Sterling     |
| HKD   | Hong Kong Dollar   |
| HRK   | Croatian Kuna      |
| HUF   | Forint             |
| ILS   | Shekel             |
| INR   | Indian Rupee       |
| ISK   | Iceland Krona      |
| JPY   | Yen                |
| KRW   | South-Korean Won   |
| LTL   | Lithuanian Litas   |
| LVL   | Latvian Lat        |
| MYR   | Malaysian Ringgit  |
| NOK   | Norwegian Krone    |
| NZD   | New Zealand Dollar |
| PLN   | Zloty              |
| RON   | New Romanian Leu   |
| SEK   | Swedish Krona      |
| SGD   | Singapore Dollar   |
| SKK   | Slovak Koruna      |
| TRY   | New Turkish Lira   |
| THB   | Thailand Baht      |
| TWD   | New Taiwan Dollar  |
| USD   | US Dollar          |
| ZAR   | South-African Rand |

|  |   |                |
|--|---|----------------|
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## 7 Annex II – 3-digit ISO Country Codes

List of countries currently accepted for registration at Moneybookers:

|     |                          |     |                      |     |                      |     |                           |
|-----|--------------------------|-----|----------------------|-----|----------------------|-----|---------------------------|
| ALB | Albania                  | DJI | Djibouti             | LAO | Laos                 | SAU | Saudi Arabia              |
| ALG | Algeria                  | DOM | Dominica             | LAT | Latvia               | SEN | Senegal                   |
| AME | American Samoa           | DRP | Dominican Republic   | LES | Lesotho              | SEY | Seychelles                |
| AND | Andorra                  | ECU | Ecuador              | LIB | Liberia              | SIE | Sierra Leone              |
| AGL | Angola                   | EL  | El Salvador          | LBY | Libya                | SIN | Singapore                 |
| ANG | Anguilla                 | EQU | Equatorial Guinea    | LIE | Liechtenstein        | SLO | Slovakia                  |
| ANT | Antigua And Barbuda      | ERI | Eritrea              | LIT | Lithuania            | SLV | Slovenia                  |
| ARG | Argentina                | EST | Estonia              | LUX | Luxembourg           | SOL | Solomon Islands           |
| ARM | Armenia                  | ETH | Ethiopia             | MAC | Macao                | SOM | Somalia                   |
| ARU | Aruba                    | F.Y | F.Y.Rep Of Macedonia | MAD | Madagascar           | SOU | South Africa              |
| AUS | Australia                | FAR | Faroe Islands        | MLW | Malawi               | SPA | Spain                     |
| AUT | Austria                  | FIJ | Fiji                 | MLS | Malaysia             | SRI | Sri Lanka                 |
| AZE | Azerbaijan               | FIN | Finland              | MAL | Maldives             | SKN | St. Kitts And Nevis       |
| BMS | Bahamas                  | FRA | France               | MLI | Mali                 | SLU | St. Lucia                 |
| BAH | Bahrain                  | FRE | French Guyana        | MLT | Malta                | ST. | St. Vincent And The Grena |
| BAN | Bangladesh               | GAB | Gabon                | MAR | Martinique           | SUD | Sudan                     |
| BAR | Barbados                 | GAM | Gambia               | MRT | Mauritania           | SUR | Surinam                   |
| BLR | Belarus                  | GEO | Georgia              | MAU | Mauritius            | SWA | Swaziland                 |
| BGM | Belgium                  | GER | Germany              | MEX | Mexico               | SWE | Sweden                    |
| BEL | Belize                   | GHA | Ghana                | MOL | Moldova              | SYR | Syria                     |
| BEN | Benin                    | GIB | Gibraltar            | MON | Mongolia             | TWN | Taiwan                    |
| BER | Bermuda                  | GRC | Greece               | MTT | Montserrat           | TAJ | Tajikistan                |
| BOL | Bolivia                  | GRL | Greenland            | MOR | Morocco              | TAN | Tanzania                  |
| BOS | Bosnia-Herzegovina       | GDL | Guadeloupe           | MOZ | Mozambique           | THA | Thailand                  |
| BOT | Botswana                 | GUM | Guam                 | NAM | Namibia              | TOG | Togo                      |
| BRA | Brazil                   | GUA | Guatemala            | NEP | Nepal                | TON | Tonga                     |
| BRI | British Virgin Islands   | GUI | Guinea               | NED | Netherlands          | TRI | Trinidad And Tobago       |
| BRU | Brunei Darussalam        | GBS | Guinea-Bissau        | NET | Netherlands Antilles | TUN | Tunisia                   |
| BUL | Bulgaria                 | GUY | Guyana               | CDN | New Caledonia        | TUR | Turkey                    |
| BKF | Burkina Faso             | HAI | Haiti                | NEW | New Zealand          | TKM | Turkmenistan              |
| BUR | Burundi                  | HON | Honduras             | NIC | Nicaragua            | TCI | Turks and Caicos Islands  |
| CAM | Cambodia                 | HKG | Hong Kong            | NIG | Niger                | US  | US Virgin Islands         |
| CMR | Cameroon                 | HUN | Hungary              | NWY | Norway               | UGA | Uganda                    |
| CAN | Canada                   | ICE | Iceland              | OMA | Oman                 | UAE | United Arab Emirates      |
| CAP | Cape Verde Islands       | IND | India                | PAK | Pakistan             | GBR | United Kingdom            |
| CAY | Cayman Islands           | IRN | Iran                 | PAN | Panama               | UNI | United States Of America  |
| CEN | Central African Republic | IRA | Iraq                 | PAP | Papua New Guinea     | URU | Uruguay                   |
| CHA | Chad                     | IRE | Ireland (Rep. Of)    | PAR | Paraguay             | UZB | Uzbekistan                |
| CHL | Chile                    | ISR | Israel               | PER | Peru                 | VAN | Vanuatu                   |

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|     |                  |     |               |     |                     |     |                  |
|-----|------------------|-----|---------------|-----|---------------------|-----|------------------|
| CHN | China (Pr)       | ITA | Italy         | PHI | Philippines         | VEN | Venezuela        |
| COL | Colombia         | JAM | Jamaica       | POL | Poland              | VIE | Vietnam          |
| CON | Congo            | JAP | Japan         | POR | Portugal            | WES | Western Samoa    |
| COS | Costa Rica       | JOR | Jordan        | PUE | Puerto Rico         | YEM | Yemen            |
| COT | Cote D'Ivoire    | KAZ | Kazakhstan    | QAT | Qatar               | YUG | Yugoslavia       |
| CRO | Croatia          | KEN | Kenya         | ROM | Romania             | ZAM | Zambia           |
| CUB | Cuba             | KOR | Korea (North) | RUS | Russia              | ZIM | Zimbabwe         |
| CYP | Cyprus           | SKO | Korea (South) | RWA | Rwanda              | MCO | Monaco           |
| CZE | Czech Republic   | KUW | Kuwait        | SAN | San Marino          | PYF | French Polynesia |
| DEN | Denmark          | IND | Indonesia     | COO | Cook Islands        | EGY | Egypt            |
| FLK | Falkland Islands | KYR | Kyrgyzstan    | SAO | Sao Tome E Principe | SWI | Switzerland      |

|  |   |                |
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## 8 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 secret word submitted in the 'profile' 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 'profile' 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 secret word is not shown in your profile, please contact [merchantservices@moneybookers.com](mailto:merchantservices@moneybookers.com)**



|  |   |                |
|--|---|----------------|
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## 9 Annex IV – Example HTML Form

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

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

### 9.1 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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## 9.2 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_id, session_id">
<input type="hidden" name="customer_id" 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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## 10 Annex V – Recurrent billing

Moneybookers already offers a tool for recurrent payments – the standing orders functionality in the moneybookers.com site. This option is also available for merchants via the moneybookers merchant payment interface.

In addition the standard parameters described in "[Redirecting customer to Moneybookers' website](#)" merchants can supply the following parameters to set up a recurrent payment via the gateway:


| <b>Field Name</b> | <b>Description</b>  | <b>Required</b> | <b>Example value</b> |
|-------------------|---|-----------------|----------------------|
| 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 recurrent payment will be executed in DD/MM/YYYY format | Yes/No          | 21/07/2003           |
| rec_end_date      | Final date of the period in DD/MM/YYYY format   | Yes             | 31/08/2004           |
| rec_period        | Period between payments   | Yes             | 14                   |

Typically a deal will be structured as one of the following options:

- 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 recurrent 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.

|  |   |                |
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## 11 Annex VI – Secure return\_url

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](mailto: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 profile)


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:

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

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

### Example 1

Merchant submits return\_url WITHOUT additional parameters:

|  |   |                |
|--|---|----------------|
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e.g. [https://merchant.com/return\\_url.cgi](https://merchant.com/return_url.cgi)

In this case Moneybookers will redirect the customer to:

[https://merchant.com/return\\_url.cgi?id= A205220&msid=730743ed4ef7ec631155f5e15d2f4fa0](https://merchant.com/return_url.cgi?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](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&id=A205220&msid=730743ed4ef7ec631155f5e15d2f4fa0](https://merchant.com/return_url.cgi?par1=val1&par2=val2&id=A205220&msid=730743ed4ef7ec631155f5e15d2f4fa0)