



# **Skrill VirtueMart Module Configuration Guide**

## **Integration with Skrill via VirtueMart**

**This guide describes how to install and configure the VirtueMart module for taking payments on the Skrill Payment Platform.**

**[www.skrill.com](http://www.skrill.com)**

**Version 1.2**

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**Version Control Table**

| <b>Date</b>   | <b>Version</b> | <b>Description</b>  |
|---------------|----------------|---|
| August 2020   | 1.0            | Guide Created   |
| May 2022      | 1.1            | Changed administrator email to processing email.  |
| December 2022 | 1.2            | Removed reduced header and footer section.<br>The count of merchant accounts has been corrected.<br>Updated new gateway images. |

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## 1. ABOUT THIS GUIDE

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### Objectives and target audience

This guide describes how to install and configure the Skrill VirtueMart module. It assumes that you have an existing VirtueMart installation.

### Conventions used in this guide

The table below lists the conventions used in this guide.

**Table 1-1: List of conventions**

| Convention                          | Description   |
|-------------------------------------|---|
| Code example                        | Used to illustrate example code, functions, and commands. |
| <b>File path</b>                    | Used to indicate a file path or folder structure.         |
| Glossary                            | Glossary term   |
| <b>Menu1 &gt; Menu option2 &gt;</b> | Indicates a menu path.                                    |

## 2. INTRODUCTION

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### **What is the VirtueMart module?**

VirtueMart is an eCommerce platform, which provides online merchants with a flexible shopping cart system, as well as control over the look-and-feel, content, and functionality of their online store.

VirtueMart has been fully integrated with Skrill's online payment solution called Quick Checkout. Installing and configuring the Skrill Payment Solution module provides a simple, secure, and convenient option for connecting to Skrill's online payment processing platform via VirtueMart.

Skrill customers using VirtueMart have access to a wide range of card and alternative payment methods.

### **Signing up for a Skrill account**

Before you can start accepting payments through Skrill, you need to open a free merchant account by completing the online application form [here](#).

Once your application has been approved you can configure your Skrill credentials in your Skrill merchant account and then copy them in your VirtueMart backend and start taking payments.

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## 3. INSTALLING AND CONFIGURING VIRTUEMART

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### Secret Word and API Password

It is mandatory to setup a secret word and API/MQI password for your Skrill merchant account before configuring the Skrill VirtueMart module. The secret word is used to authenticate the data sent back to your VirtueMart server after payment. You must obtain the IP address of your VirtueMart server to configure the API/MQI password. You can find this IP address by executing the following command from a command prompt:

```
ping <server domain name>
```

#### For example:

```
ping example.virtuemartserver.com
```

Pinging example.virtuemartserver.com [145.76.160.206] with 32 bytes of data:

Make a note of the set of numbers in the square brackets. This is the IP address. Now you have the IP address, you can setup the secret word and API/MQI password as follows:

1. Log in to your Skrill merchant account.
2. Go to **Settings >> Developer settings >> API / MQI / GSR / CVT Management (Figure 3-1)**.
3. Set API / MQI Password using the toggle, type and confirm by clicking **Save**.
4. For each section, specify the IP address(es) or IP address range of your VirtueMart server. This prevents payment or money transfer requests from other IP addresses if your secret word or API password is compromised. All requests from other IP addresses are denied. Access can be granted to:
  - A single IP address (e.g., 145.76.160.206 using the example above).
  - Multiple IP addresses, separated by space (e.g., 192.168.0.2 10.0.0.2).
  - A subnet in CIDR notation (e.g., 192.168.0.0/24).
5. Set Secret Word using the toggle, and click **Save** to confirm  
**Note:** Your Secret Word must contain at least: 8 characters, 1 uppercase letter, 1 lowercase letter, and 1 number.

The screenshot shows the Skrill VirtueMart interface. The top navigation bar includes the Skrill logo, a 'DISPLAY TEST ACCOUNTS' toggle, and links for 'HELP', email, notifications, and the user 'Shweta Kale1'. A left sidebar contains navigation options: Home, Transfers, Banking, Balances, All Transactions, Settings (selected), Account Settings, Developer Settings (highlighted), Wallet Label Settings, Support, Notifications, and Merchant Information. The main content area is titled 'Developer Settings' and includes a sub-header 'Configure API and security settings for your wallet account'. It features a row of four wallet account cards: CASINO-US (ID: 309310256), BET365-BULGARIA (ID: 308760226), IBET420 (ID: 308760194), and BetOnline-Asia (ID: 306279907). Below this, the 'Developer Settings : CASINO-US' section is active, with tabs for 'Wallet IP Whitelisting', 'API / MQI / GSR / CVT Management' (selected), and 'API Documentation'. Five settings are listed, each with a plus icon, a name, a status, and a toggle switch:

- Automated Payment Interface (API) Enabled - 3 IP's Whitelisted
- Merchant Query Interface (MQI) Enabled - 3 IP's Whitelisted
- Gateway Secure Restriction (GSR) Enabled - 5 IP's Whitelisted
- Set API / MQI Password Enabled
- Set Secret Word Enabled



The screenshot displays the Skrill Developer Settings interface. At the top, there are tabs for different wallet accounts: CASINO-US (ID: 309310256), BET965-BULGARIA (ID: 308760226), IBET420 (ID: 308760194), and BetOnline-Asia (ID: 306279907). The selected account is CASINO-US. Below this, there are three sub-sections: Wallet IP Whitelisting, API / MQI / GSR / CVT Management, and API Documentation. The API / MQI / GSR / CVT Management section is active and contains five configuration panels:

- Automated Payment Interface (API):** Enabled - 3 IP's Whitelisted. Includes a list of IP addresses: 8.8.8.8, 9.9.9.9, and 11.12.31.12.
- Merchant Query Interface (MQI):** Enabled - 3 IP's Whitelisted. Includes a list of IP addresses: 1.2.2.2, 5.6.3.2, and 12.1.2.3.
- Gateway Secure Restriction (GSR):** Enabled - 5 IP's Whitelisted. Includes a list of IP addresses: 0.1.2.3, 10.152.252.185, 10.152.252.186, 3.5.4.3, and 1.2.3.5.
- Set API / MQI Password:** Enabled. Includes fields for Current Password, New Password, and Confirm Password.
- Set Secret Word:** Enabled. Includes fields for New Password and Confirm Password.

Figure 3-1: Configuring a Secret Word and API/MQI Password

### Download Skrill on your VirtueMart backend

The next stage of the VirtueMart integration is to configure the VirtueMart module to connect to your Skrill account. The steps are as follows:

1. Login to your VirtueMart admin account.
2. Click on **VirtueMart** from the top menu.
3. Select **Payment methods**.

4. Click on **Skrill Payment Solution**.
5. Click on **Configuration** from the top side.
6. Insert Skrill credentials set up in the previous section (**Figure 3-2**).

| Account Credentials |  |
|---------------------|--|
| Merchant ID *       | <input type="text" value="11223344"/>          |
| Merchant email *    | <input type="text" value="test@merchant.com"/> |
| API Password *      | <input type="password" value="....."/>         |
| Secret word *       | <input type="password" value="....."/>         |
| Display             | <input type="text" value="IFrame"/>            |

**Figure 3-2: Skrill Settings with example values in VirtueMart backend**

### Configure Skrill Settings

Configure the Skrill Settings as follows:

1. Enter your Skrill Merchant account ID in the Merchant ID field. This is the Customer ID of your merchant account.
2. Enter the processing email of your Skrill merchant account.
3. Enter the API password and Secret word that you set up in the previous section.
4. Select a display option for the Skrill Payment Form (Iframe or redirect). See **Table 3-1** below for a detailed explanation of all Skrill settings.

Table 3-1: Skrill Settings

| Field Name                          | Description  | Format/ Example     |
|-------------------------------------|--|---------------------|
| Merchant ID                         | Your unique merchant identifier. This is the Customer ID of your merchant account.   | 58010731            |
| Merchant Account (processing email) | The processing email address linked to your Skrill merchant account (created by you when you first signed up for a Skrill merchant account).   | techpubs@skrill.com |
| API Password                        | The API password. This field is mandatory. It allows the VirtueMart server to receive payment information.   | N/A                 |
| Secret word                         | Enter the secret word configured for your Skrill account here. This feature is mandatory and ensures the integrity of the data posted back to your VirtueMart servers.   | N/A                 |
| Display                             | <p>This setting has two options: IFrame and Redirect</p> <ul style="list-style-type: none"> <li>• <b>IFrame</b> - when IFrame is enabled theSkrill Payment Form is embedded in your shop website. See <i>Figure 3-3</i>: for an example.</li> <li>• <b>Redirect</b> - when redirect is enabled the customer is redirected to the Skrill Payment Form. This form is displayed on its own in the current browser tab. This option is recommended if you plan to display Payment Methods which redirect the user to an external website such as Klarna, Rapid Transfer, etc.</li> </ul> | IFrame              |

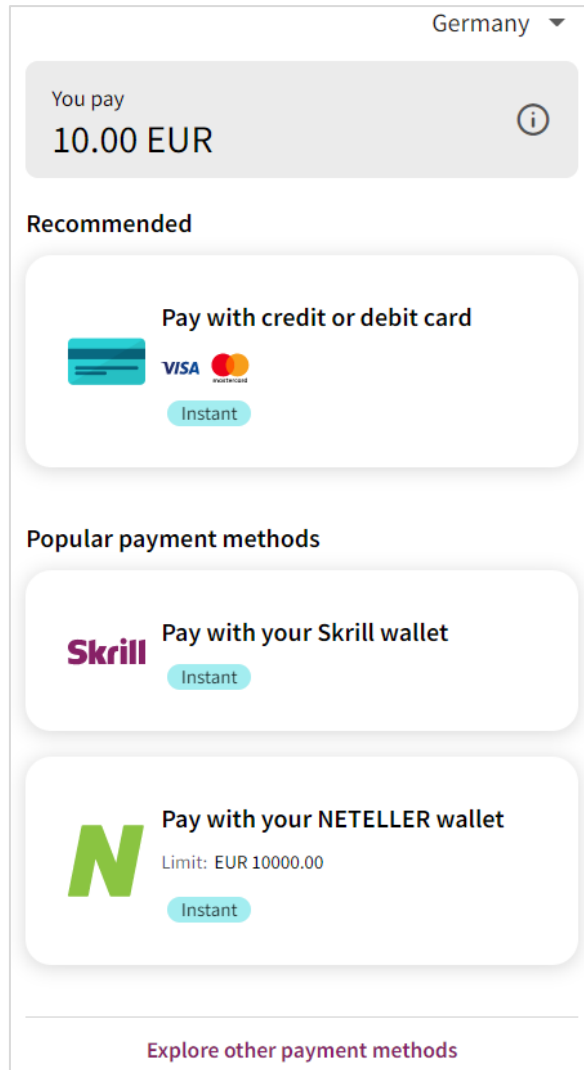


Figure 3-3: Iframe (embedded) option

## 4. DISPLAYING PAYMENT METHODS

You can select the payment methods to display to your customer using the Payment Configuration tab. The module has a series of payment method sections for each of the payment methods supported by Skrill. Refer to the **Figure 4-1** below:

Credit Card / Visa, Mastercard

Enabled

All countries except: Afghanistan, Cuba, Eritrea, Iran, Iraq, Japan, Kyrgyzstan, Libya, North Korea, Sudan, South Sudan and Syria

Show separately

Sort Order

**Figure 4-1: Example Payment method section**

For each payment method, specify whether it should be displayed or not (enabled or not **Table 4-1**) in the list of Payment methods displayed in the VirtueMart Checkout. Hover over the “?” symbol to the right of each payment method to see the countries where it is available. See the [Skrill Quick Checkout Integration Guide](#) for a full list of countries and an up-to-date list of the countries where each payment method is supported. The payment methods are displayed in order of popularity in the customer’s country.

**Table 4-1: Payment Method Settings**

| Field Name      | Description  |
|-----------------|--|
| Enabled         | Determines whether this Payment method is displayed - Yes = display, No = Do not display.<br>Under the Enabled setting is a list of the countries that support this payment method. If a Payment method is enabled but the customer’s country is not supported (determined by the country set in the billing address the customer chose in the VirtueMart Checkout) then it will not be shown. |
| Show Separately | Always set this setting to Yes where available.  |

Please note that if the payment option is not enabled for your Skrill merchant account, enabling in from the backend would not make the payment option visible. You will need to contact [merchantsupport@paysafe.com](mailto:merchantsupport@paysafe.com) to discuss activating the specific payment option.

## All Cards and Alternative Payment Methods

This special payment option launches the Skrill Payment Form with multiple tabs showing all the supported Payment methods available in the customer's country . The logo for this Payment option in the VirtueMart Checkout payment information section is as seen in **Figure 4-2** below:

**All Cards and Alternative Payment Methods**

Enabled

All countries except: Afghanistan, Cuba, Eritrea, Iran, Iraq, Japan, Kyrgyzstan, Libya, North Korea, Sudan, South Sudan and Syria

Sort Order

**Figure 4-2: Setting up combined Skrill logo**

Germany ▾

You pay (i)

10.00 EUR

**Recommended**

Pay with credit or debit card

Instant

**Popular payment methods**

Pay with your Skrill wallet

Instant

Pay with your NETELLER wallet

Limit: EUR 10000.00

Instant

Explore other payment methods

**Figure 4-3: Multiple log**

## 5. CUSTOMER EXPERIENCE

This section describes the customer's checkout experience when using the Skrill VirtueMart module.

**Note:** We only describe the Checkout process from the payment selection step onwards as the previous steps are unchanged.

The steps are as follows:

1. Click a payment method from the list of available payment methods (this list depends on the customer's country, the payment options configured for your Skrill account, and the payment options configured in the Skrill VirtueMart Module).











|   |     |         |   | Tax 20% | Discount |         |
|---|-----|---------|---|---------|----------|---------|
|  <b>Safety Helmet</b><br>String, attribute Color: yellow, Logo: monochrome<br>String, is input Retail  | XSF | 40,83 € | 1   | 8,17 €  |          | 49,00 € |
| Product prices result   |     |         |   | 8,17 €  |          | 49,00 € |
| Enter your Coupon code: <input type="text"/> <input type="button" value="Save"/>  |     |         |   |         |          |         |
| Selected shipment   |     |         |   | 0,50 €  |          | 2,99 €  |
| Self pick-up  |     |         |   |         |          | 2,49 €  |
| Selected payment  |     |         |   |         |          |         |
| Skrill Payment Solution<br>or choose another payment  |     |         |   |         |          |         |
| <input type="radio"/> <br><input type="radio"/> <br><input type="radio"/> <br><input type="radio"/> <br><input type="radio"/> <br><input type="radio"/> <br><input type="radio"/>  |     |         |   |         |          |         |

Figure 5-1: VirtueMart Checkout Payment selection showing different payment methods

## 2. Enter Payment details in the Skrill Payment Form.

Germany ▾

You pay  
10.00 EUR ⓘ

**Pay with credit or debit card**

**VISA** Card number  
4017 0423 6103 1490 ⓘ

Card must be in your name

Expiry date  
03/30

CWV  
143 ⓘ

MM/YY How to find your CVV number

Card holder name  
John Doe

Type the name exactly as it appears on the card

Email  
john.doe@gmail.com

We'll send a payment confirmation to this email address

I confirm I wish to store these card details for subsequent payments.

**Pay**

[Back](#)

Figure 5-2: Enter Payment Details in the Skrill Payment Form

3. Click **Pay Now** to complete the payment. If all is correct, the payment form will display the following screen:



Figure 5-3: Successful Payment

4. Click **Continue** to return to the VirtueMart Order Confirmation screen. This screen contains the unique order number for this payment.



Thank you for your Order!

|              |                         |
|--------------|-------------------------|
| Payment Name | Skrill Payment Solution |
| Order No     | 89EJ017                 |

[View your order](#)

**Figure 5-4: Order Confirmation in VirtueMart Checkout**

## 6. PAYMENT INFORMATION

The VirtueMart module provides payment information in the Order screen with information about the payment method used for an order.

### Order Information

|                |                |
|----------------|----------------|
| Order Number   | 89EJ017        |
| Order Date     | 08-26-2020     |
| Order Status   | Confirmed      |
| Last Updated   | 08-26-2020     |
| Shipment       | Self pick-up   |
| Payment Method | Visa           |
| Shopper's note |                |
| <b>Total</b>   | <b>51,99 €</b> |

Figure 6-1: Payment Information Example

### Refunding Payments

The process for Refunding customer payments is as follows:

1. Go to **VirtueMart** from the top menu.
2. Select **Orders**.
3. Search for the customer's invoice.

| Order number / Invoice                            | Name / Email                                | Payment Method          | Shipment     | Print View  | Order Date                            | Last Modified                         | Paid                                | Status                   | Notify Shopper?  | Total   | Order ID |
|---|---|-------------------------|--------------|---|---------------------------------------|---------------------------------------|-------------------------------------|--------------------------|--|---------|----------|
| <input type="checkbox"/> 89EJ017<br>200826K3P4012 | Customer Last Name<br>customer451@gmail.com | Skrill Payment Solution | Self pick-up |   | Wednesday,<br>August 26 2020<br>09:47 | Wednesday,<br>August 26 2020<br>10:02 | <input checked="" type="checkbox"/> | Confirmed<br>Add Comment | <input type="checkbox"/> Notify Shopper?<br><input checked="" type="checkbox"/> Include Comment?<br><input checked="" type="checkbox"/> all lines? | 51,99 € | 18       |

Figure 6-2: Search for Order

4. Click the correct Order to view more information.
5. Check that the details are correct.
6. Select **Update Status**.
7. Choose **Refunded** to update status.

|  |   |                          |                     |  |
|--|---|--------------------------|---------------------|--|
| <b>Purchase Order</b> ✓ 51,99 € ✓                      | <b>Date Added</b>   | <b>Shopper Notified?</b> | <b>Order Status</b> | <b>Comment</b>   |
| <b>Order Number</b> 89EJ017 <sup>12</sup>              | Wednesday, August 26 2020 09:47   | No                       | Pending             |  |
| <b>Secret Key</b> p_2u4pKNxE                           | Wednesday, August 26 2020 10:02   | Yes                      | Confirmed           | The payment through SKRILL for order 89EJ017 was successful. |
| <b>Order Date</b> Wednesday, August 26 2020 09:47      | <b>Update Status</b> <input type="button" value="Update Status"/>         |                          |                     |  |
| <b>Order Status</b> Confirmed                          | Order Status <input type="text" value="Confirmed"/>                       |                          |                     |  |
| <b>Name</b> Customer Last Name                         | Comment <input type="text"/>  |                          |                     |  |
| <b>IP Address</b> 157.167.59.xx                        | Notify Shopper? <input checked="" type="checkbox"/>                       |                          |                     |  |
| <b>Invoice</b> 200826K3P4012                           | Include Comment? <input checked="" type="checkbox"/>                      |                          |                     |  |
| <b>Payment &amp; Shipment</b>                          |   |                          |                     |  |
| Payment Method Skril Payment Solution                  | all lines? <input checked="" type="checkbox"/>                            |                          |                     |  |
| Shipment Self pick-up                                  | <input type="button" value="Save"/> <input type="button" value="Cancel"/> |                          |                     |  |
| Delivery Date Same as invoice date                     |   |                          |                     |  |
| <b>Notes and special requests</b>                      |   |                          |                     |  |
| Notes and special requests <input type="text"/>        |   |                          |                     |  |
| <b>Billing details</b>                                 |   |                          |                     |  |
| Terms of Service * <input checked="" type="checkbox"/> |   |                          |                     |  |
| E-Mail * customer451@gmail.com                         | Company Name <input type="text"/>   |                          |                     |  |

Figure 6-3: Refund Payment

8. When status is updated a pop up will show confirming the successful refund.

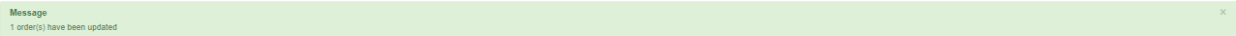


Figure 6-4: Refunded Payment

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## 7. TESTING

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We provide two test cards shown in the table below for use with test merchant accounts. When using these card numbers enter an expiry date in the future and a random CVV number.

**Table 7-1: Test Cards**

| Brand      | Card Number      |
|------------|------------------|
| MasterCard | 5438311234567890 |
| Visa       | 4000001234567890 |

Should you wish to test Skrill in DEMO shops please get in touch with Skrill support at [newbusiness@paysafe.com](mailto:newbusiness@paysafe.com), so we can provide you with access.