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**Moneybookers Ltd.**

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**Moneybookers Automated Payments Interface  
Merchant Integration Manual**

**Version: <2.3>**



moneybookers.com  
and money moves


Moneybookers Automated Payments Interface

Version <2.3>

Merchant Integration Manual

May 29, 2009

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## 1 Introduction

The Moneybookers Automated Payments Interface is a useful tool where merchants can execute requests to the Moneybookers servers to:

- Make 'send money' transactions to their customers
- Make 'Pay-on-demand' transactions
- Check the status of transactions, recurring payments, etc.
- Download account histories and repost status reports


These functionalities are described in detail in the following sections.

**We strongly advise that you call the Moneybookers URLs by hostname when making requests rather than hard-coding the static IP of our server since Moneybookers may need to change it.**

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

Email: [merchantservices@moneybookers.com](mailto:merchantservices@moneybookers.com)

Phone: +44 870 383 0762 (Mon-Fri, 8am until 5pm UK time)

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## 2 Security

### 2.1 Important security requirement for making requests to the API

All requests to the API are standard HTTPS requests. Although previous versions of this manual do not mention this and the HTTP/1.1 specification states that the '**User-Agent**' **HTTP request header** is not mandatory, it **is now required by Moneybookers**.

It is a means of verification of the program on the client host and if the client does not send this string, we cannot verify nor log it and the response from our servers will be HTTP 404 Forbidden.

Sending the 'User-Agent' is one of the principle rules of our network security and is usually a simple setting in client programs. If you are against sending the header for tracking reasons, you may be interested to know that this is used as a loophole by potential attackers.

### 2.2 Security restrictions

#### Enable Automated Payments Interface

By default, the Automated Payments Interface is disabled. To enable it login to [www.moneybookers.com](http://www.moneybookers.com) and enter the 'Merchant tools' page in your 'My account' section (See the screenshot below). Check the 'Enable service' checkbox and press the 'confirm' button.


#### IP restriction

This Moneybookers option aims to further increase the security level of the merchant's account, protecting it from unauthorised login attempts.

The merchant can specify the addresses from which requests to the API interface will be made. All requests from other IP addresses are denied.

Access to the API can be granted to:

- Single IP address (e.g. 192.168.0.2)
- 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)

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To enable IP restriction login to [www.moneybookers.com](http://www.moneybookers.com) and enter the 'Merchant tools' page in your 'My account' section (See the screenshot below).

## MERCHANT TOOLS

### Mr. Sample Merchant

PLEASE INSERT YOUR SECRET WORD BELOW:

Secret Word:

Confirm Secret Word:

#### AUTOMATED PAYMENTS INTERFACE

Enable service

Allow payments only from the following IP addresses (separated by spaces)

#### WEBSITE LOGIN RESTRICTION

Enable service


Restrict website login to the following IP addresses (separated by spaces)

#### MERCHANT REFUNDS

Enable service

Allow refunds to be made via:

•• confirm ••

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### 3 Send Money per HTTPS Request

Moneybookers transfers are usually performed by customers through the website [www.moneybookers.com](http://www.moneybookers.com) in the "Send Money" section.

Merchants can execute the same kind of payments using Moneybookers' Automated Payments Interface (API) via simple HTTPS requests.

The process is divided into two steps:

1. **Authorisation and preparation of the payment**
2. **Execution of the transfer**

After each step the Moneybookers' servers return a XML response that contains the result of the performed action. 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.


#### 3.1 Specification of the Send Money Interface

The merchant must provide the following parameters within HTTPS requests to this URL: <https://www.moneybookers.com/app/pay.pl>. There are two interaction steps:

#### 3.2 Authorisation and Preparation of the Payment

##### Request Parameters

Field	Description	Required ?	Example value
action	define the first step of the iteration	Y	action=prepare
email	email address of the merchant	Y	moneybookers@merchant.com
password	MD5 of the merchants password	Y	9f535b6ae672f627e4a5f79f2b7c63fe
amount	amount to be transferred	Y	10.95
currency	currency of the amount	Y	EUR
bnf_email	beneficiary's email address	Y	customer@host.com

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subject	subject of the notification email	Y	Your order is ready
note	note to be included in the notification email	Y	Details are available at our site...
frn_trn_id	reference id supplied by the merchant (must be unique if submitted)	N	A1234

## XML Server Response

The resulting XML will contain a 'response' tag that has one of the following elements:

- If the authorisation and payment preparation were successful, a 'sid' element containing a session identifier is included that is to be submitted at the next step.
- If an error occurs, an 'error' element is included with a 'error\_msg' child that contains the error message.

## Example

### Successful Authorisation:


#### Request:

GET

```
https://www.moneybookers.com/app/pay.pl?action=prepare&email=merchant@host.com&password=6b4c1ba48880bcd3341dbaeb68b2647f&amount=1.2&currency=EUR&bnf_email=beneficiary@domain.com&subject=some_subject&note=some_note&frn_trn_id=111
```

#### Response:

```
<?xml version="1.0" encoding="UTF-8"?>
<response>
  <sid>5e281d1376d92ba789ca7f0583e045d4</sid>
</response>
```

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*Incorrect request (missing 'amount'):*

**Request:**

GET

https://www.moneybookers.com/app/pay.pl?action=prepare&email=merchant@host.com&password=6b4c1ba48880bcd3341dbaeb68b2647f&currency=EUR&bnf\_email=beneficiary@domain.com&subject=some\_subject&note=some\_note&frn\_trn\_id=111

**Response:**

```
<?xml version="1.0" encoding="UTF-8"?>
<response>
  <error>
    <error_msg>MISSING_AMOUNT</error_msg>
  </error>
</response>
```

### 3.3 Execution of the Transfer

#### Request Parameters


Field	Description	Required ?	Example value
action	define second step of interaction	Y	action=transfer
sid	session identifier from the previous step	Y	5e281d1376d92ba789ca7f0583e045d4

#### XML Server Response

The correct XML will contain a 'response' tag that includes the following elements:

- If the payment was successful, the response contains a 'transaction' element with the following children:

Field	Description
Amount	Amount paid in the currency of the merchant's account
Currency	Currency of the merchant's account
Id	Transaction ID
Status	Numeric value of the transaction status: 1 – scheduled (if beneficiary is not yet registered at moneybookers)

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	2 - processed (if beneficiary is registered)
status_msg	Text value of the transaction status

- If an error occurs, an 'error' element is included with a 'error\_msg' child.

## Example

### Successful Execution of Payment:

#### Request

GET


https://www.moneybookers.com/app/pay.pl?action=transfer&sid=5e281d1376d92ba789ca7f0583e045d4

#### Response:

```
<?xml version="1.0" encoding="UTF-8"?>
<response>
  <transaction>
    <amount>1.20</amount>
    <currency>EUR</currency>
    <id>497029</id>
    <status>2</status>
    <status_msg>processed</status_msg>
  </transaction>
</response>
```


## Reposting the 'transfer' HTTPS request

In case of a communication error during the process of a transfer, merchants are advised to resend the 'transfer' payment request again within 15 minutes of the last 'transfer' request ('transfer' request sessions expire after 15 minutes). This will not cause a second transfer to be executed since one session identifier (sid) will be executed only once by Moneybookers.

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There are three possible results:

1. In case this 'transfer' request has been successful already as a result of an older request, Moneybookers will simply return the result of the previous payment.
2. If this 'transfer' request has not yet been executed but a request had already been received before, Moneybookers will respond with EXECUTION\_PENDING.
3. If the 'transfer' request has been received for the first time, Moneybookers will respond as described above in section 4.3.

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## 4 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 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:

Field Name	Description	Required?	Example value
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 actions are defined:

#### 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 (the format is explained in 3.2.5 of the Merchant Gateway Manual).

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The following action-specific parameters are required

Field Name	Description	Required?	Example value
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.


### 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:

Field Name	Description	Required?	Example value
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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**Examples:**

**API transaction**

*Request:*

GET

[https://www.moneybookers.com/app/query.pl?action=status\\_trn&email=mb654@abv.bg&password=53903d217504eb37f3fdb0ce77610558&mb\\_trn\\_id=104627261](https://www.moneybookers.com/app/query.pl?action=status_trn&email=mb654@abv.bg&password=53903d217504eb37f3fdb0ce77610558&mb_trn_id=104627261)

*Response:*

200 OK

status=2&merchant\_id=6999381&mb\_transaction\_id=104627261&mb\_amount=1.2&pay\_to\_email=mb654%40abv.bg&currency=BGN&amount=2.346996&transaction\_id=&pay\_from\_email=test%40test.bg&mb\_currency=EUR

**Gateway transaction**

*Request:*


GET

[https://www.moneybookers.com/app/query.pl?action=status\\_trn&email=merchant@host.com&password=53903d217504eb37f3fdb0ce77610558&mb\\_trn\\_id=104441110](https://www.moneybookers.com/app/query.pl?action=status_trn&email=merchant@host.com&password=53903d217504eb37f3fdb0ce77610558&mb_trn_id=104441110)

*Response:*

200 OK

status=2&Field1=TR234567&md5sig=6AB68D3465F57492B7412ED0EB013621&merchant\_id=9999981&pay\_to\_email=merchant%40host.com&mb\_amount=33.24911&mb\_transaction\_id=101149910&currency=EUR&amount=17&transaction\_id=49989810fa3ed45c&pay\_from\_email=payeremail%40host.bg&mb\_currency=BGN

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## 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:

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

Upon success, returns the complete account history for the specified period in CSV (comma separated values) form. If the end\_date parameter is not specified, we use today's date.

## Example:

### Request:

GET

[https://www.moneybookers.com/app/query.pl?email=merchant@host.com&password=53903d217504eb37f3fdb0ce77610558&action=history&start\\_date=25-05-2008&end\\_date=25-06-2008](https://www.moneybookers.com/app/query.pl?email=merchant@host.com&password=53903d217504eb37f3fdb0ce77610558&action=history&start_date=25-05-2008&end_date=25-06-2008)

### Response:

text/csv file: mb\_history.csv


## Cancel recurring payment

*action= cancel\_rec*

This action allows merchants to cancel a recurring payment. The following action-specific parameters are required:

Field Name	Description	Required?	Example value
trn_id	Merchant transaction ID	Yes	500123

Upon success, HTTP 200 with a body of "OK" is returned.

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## Recurring payment status

*action=status\_rec*

This action allows merchants to check the status of a recurring payment. The following action-specific parameters are required:

Field Name	Description	Required?	Example value
trn_id	Merchant transaction ID	Yes	500123

If a transaction with the given ID is found, the response will contain following parameters:

- Status: 0 active/ -1 cancelled/ -2 failed/ 1 finished
- Next payment date in dd-mm-yyyy format. This parameter is returned only if status is 'active' or 'failed'
- End date in dd-mm-yyyy format. This parameter is returned only if status is 'active' or 'failed'

### Example:


#### Request:

GET

[https://www.moneybookers.com/app/query.pl?action=status\\_rec&email=merchant@host.com&password=2813F1526CD435D296A2A8FEE37889AD&trn\\_id=yourtansID123](https://www.moneybookers.com/app/query.pl?action=status_rec&email=merchant@host.com&password=2813F1526CD435D296A2A8FEE37889AD&trn_id=yourtansID123)

#### Response:

200 OK Status: 0 Next payment date: 26-10-2008, End date: 26-10-2009

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### Extending the end date of a recurring payment

*action= extend\_rec*

This action allows merchants to extend the end date (rec\_end\_date) of a recurring payment. If you want to use this action, you have first to apply for it by contacting merchantservices@moneybookers.com. The following action-specific parameters are required:

Field Name	Description	Required?	Example value
trn_id	Merchant transaction ID	Yes	500123
rec_end_date	The recurrent end date in dd-mm-yyyy format	Yes	30-06-2007

Upon success, HTTP 200 with a body of "OK" is returned.

### Cancel pay-on-demand payment

*action= cancel\_od*

This action allows the merchant to cancel a pay-on-demand payment. The following action-specific parameter is required:

Field Name	Description	Required?	Example value
trn_id	Merchant transaction ID	Yes	500123


Upon success, HTTP 200 with a body of "OK" is returned.

### Pay-on-demand status

*action= status\_od*

This action allows the merchant to check the status of a pay-on-demand payment. The following action-specific parameter is required:

Field Name	Description	Required?	Example value
trn_id	Merchant transaction ID	Yes	500123

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If a transaction with the given ID is found, the response will contain following parameters:

- Status: 0 active/ -1 cancelled
- Last execution date in dd-mm-yyyy format.

## 4.2 Error messages

The following errors may be returned by the Query interface:

Code	Explanation	Reason
401	Authorisation declined.	Wrong email and/or password. Password in wrong format.
402	Unknown action.	Action not one of 'repost', '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 did not match the expected format.

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## 5 Pay-on-demand Interface

The Pay-on-demand Request Interface allows merchants to debit the customers' Moneybookers account once pay-on-demand has been authorised (refer to our Merchant Gateway Manual, section 3.5). The interface is accessible by posting specific parameters through HTTPS at [https://www.moneybookers.com/app/ondemand\\_request.pl](https://www.moneybookers.com/app/ondemand_request.pl).

You should contact [merchantservices@moneybookers.com](mailto:merchantservices@moneybookers.com) in order to be allowed to use this service.

### 5.1 Actions


The following actions are defined:

#### Prepare

*action=prepare*

This action prepares the transaction to be executed later on with the *request* action. The following action specific parameters are required:

Field Name	Description	Required?	Example value
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	prepare
amount	Amount of the request for a debit transaction	Yes	10.50
currency	3-letter code of the currency of the maximum amount according to ISO 4217 (see Annex I for accepted currencies)	Yes	EUR
ondemand_note	Text that will be shown to the customer on the confirmation page as a reason for the pay-on-demand payment	No	Sample merchant will debit your account so that you can continue using our services
frn_trn_id	Merchant transaction ID used for the recurring payment	Yes/No	A205220
rec_payment_id	Recurring payment ID as sent to the merchant on the status_url and rec_status_url upon creating the pay-on-demand payment	Yes/No	200005

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Either *frn\_trn\_id* or *rec\_payment\_id* must be provided.

If *ondemand\_note* is not provided, the one that is submitted when creating the pay-on-demand payment will be used.

A session identifier *sid* parameter is returned upon success.

## Request


*action=request*

This action executes the actual transaction. The following action specific parameters are required:

Field Name	Description	Required?	Example value
sid	Session identifier	Yes	7783bfa23641a627e4a5f79f2b7c6
action	The required action.	Yes	request


Upon success, returns the details of the transaction as an XML response. This response contains the following fields:

Field Name	Description	Example value
cust_amount	Amount of the transaction as requested by the merchant	10.50
cust_currency	3-letter code of the currency of the amount as requested by the merchant, according to ISO 4217 (see Annex I of Merchant Gateway Manual for accepted currencies)	EUR
trn_status	Pay-on-demand status: 0 – active, -1 – cancelled, -2 – failed	0
trn_id	Transaction ID	500123
rec_payment_id	Recurring payment ID	200005
rec_payment_type	Type of payment	on-demand

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If a request fails, the merchant is not allowed to make more than two requests for a debit of a customer's account on demand per customer per 24 hours.

The customer is notified via email for every pay-on-demand request executed by a merchant.

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## 6 Refunds

The merchant must provide the parameters within HTTPS requests to the following URL:

<https://www.moneybookers.com/app/refund.pl>

There are two interaction steps:

- Authorisation and preparation of the refund
- Execution of the refund


### 6.1 Authorisation and preparation of the refund

#### Request parameters

Field	Description	Required	Example
action	define first step of the iteration	Y	action=prepare
email	email address of the merchant	Y	moneybookers@merchant.com
password	MD5 of merchant's password. Please note that only lowercase of the MD5 value is accepted.	Y	9f535b6ae672f627e4a5f79f2b7c63fe
transaction_id	The merchant transaction ID to be refunded	Y/N	500123
mb_transaction_id	The Moneybookers transaction ID to be refunded	Y/N	4585262
amount	Amount to be refunded	N	9.99
refund_note	Explanation for the refund	N	Product no longer in stock
refund_status_url	URL or email address to which updated status should be sent	N	<a href="https://www.merchant.com/refund_update.cgi">https://www.merchant.com/refund_update.cgi</a>

Please note:

- The merchant must submit either "transaction\_id" or "mb\_transaction\_id"
- If no "amount" value is submitted, the refund will be for the full amount of the original transaction.
- If the refund\_note value is submitted it is shown in the body of the notification email to the customer.

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### XML Server Response

The resulting XML will contain a 'response' tag that will contain one of the following elements, depending on the success of the operation:

- If the authorisation and refund preparation were successful, a 'sid' element containing a session identifier is included that is to be submitted at the next step:

```
<response>
  <sid>4504848cb1ed0d29f60458bf992399fd</sid>
</response>
```

- If an error occurs, an 'error' element is included with a 'error\_msg' child that contains the error message:

```
<response>
  <error>
    <error_msg>CANNOT_LOGIN</error_msg>
  </error>
</response>
```

### Error messages


Error message	Reason
INVALID_OR_MISSING_ACTION	The "action" parameter is not supplied in the query
REFUND_DENIED	Refund feature is not activated, refer to 2.
LOGIN_INVALID	Missing "email" or "password" parameters.
INVALID_EMAIL	An Invalid "email" parameter is supplied.
CANNOT_LOGIN	Invalid combination of email and password is supplied.

### Examples

- Successful authorisation

Request:

```
GET
https://www.moneybookers.com/app/refund.pl?action=prepare&email=moneybooker
s@merchant.com&password=9f535b6ae672f627e4a5f79f2b7c63fe&transaction_id=500
123&amount=9.99&refund_note=example_note&refund_status_url=https://www.merc
hant.com/refund_update.cqi
```

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**Response:**

```
<response>
  <sid>d831e9072e8b89c57a3654ddf5fcb907</sid>
</response>
```

- Incorrect request (wrong merchant password)

**Request:**

```
GET
https://www.moneybookers.com/app/refund.pl?action=prepare&email=moneybookers@merchant.com&password=9f535b6ae672f627e4a5f79f2b7c64fe&amount=9.99&refund_note=example_note&refund_status_url=https://www.merchant.com/refund_update.cgi
```

**Response:**

```
<response>
  <error>
    <error_msg>CANNOT_LOGIN</error_msg>
  </error>
</response>
```

## 6.2 Execution of the refund


### Request parameters

Field	Description	Required	Example
action	define second step of the iteration	Y	action=refund
sid	session identifier from the previous step	Y	d831e9072e8b89c57a3654ddf5fcb907

### XML Server Response

The server will return XML containing a "response" tag containing some of the following elements, depending on the success of the operation:

Field	Description	Example
mb_amount	amount refunded in the currency of the merchant's account	9.99
mb_currency	currency of the merchant's account	EUR
transaction_id	Merchant transaction ID for refund as submitted in the request	500123
mb_transaction_id	The new Moneybookers transaction ID for refund	5585262

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status	0 - If pending -2 - If failed 2 - If processed	2	
error_msg	BALANCE_NOT_ENOUGH	Refund amount exceeds account balance	CC_REFUND_FAILED
	CC_REFUND_FAILED	Refund to a credit/debit card failed	
	RESERVE_EXCEEDED	Refund amount is blocked by rolling/fixed reserve	
	GENERIC_ERROR	All errors different from the described above	

### Example

#### Request:


```
GET
https://www.moneybookers.com/app/refund.pl?action=refund&sid=d831e9072e8b89
c57a3654ddf5fcb907
```

#### Response:

```
<response>
  <mb_amount>1</mb_amount>
  <mb_currency>EUR</mb_currency>
  <mb_transaction_id>21221213</mb_transaction_id>
  <status>2</status>
  <transaction_id></transaction_id>
</response>
```

### 6.3 Status report

If a merchant's request for refund cannot be executed at the moment, Moneybookers will send a response with status "0" – "pending" on the previous step. When Moneybookers receives an update on the status of the refund, a notification is sent to the refund\_status\_url submitted by the merchant.


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This status report consists of:

Field	Description	Required	Example
transaction_id	Merchant transaction ID for refund as submitted in the request	Y/N	500123
mb_transaction_id	The new Moneybookers transaction ID for refund	Y	5585262
status	-2 - If failed	Y	2
	2 - If processed		
mb_amount	amount refunded in the currency of the merchant's account	Y	9.99
mb_currency	currency of the merchant's account	Y	EUR
md5sig	MD5 signature	Y	9f535b6ae672f627e4a5f79f2b7c63fe

The "md5sig" parameter consists of an md5 sum on a string built by concatenating the following parameters:

Value	Description	Example
merchant_id	The user ID of the merchant's Moneybookers account	4637827
mb_transaction_id	The new Moneybookers transaction ID for refund	5585262
MD5 of secret word	The uppercase MD5 value of the secret word submitted in the 'Merchant Tools' section of the merchant's online Moneybookers account	327638C253A4637199CEBA6642371F20
mb_amount	amount refunded in the currency of the merchant's account	9.99
mb_currency	currency of the merchant's account	EUR
status	The status of the refund transaction	2

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## 7 Email Check interface

This interface can be used by merchants to query Moneybookers' database if the email of a user is already registered with Moneybookers. If registered, merchants can obtain additional information about the user.

If the email is registered and the merchant submits it via the 'pay\_from\_email' parameter the user will not have to enter a Moneybookers email address. Using this functionality, merchants can offer Moneybookers as a preferred payment method for customers whose email addresses exist in Moneybookers' database.

The following information can be obtained about a user:

- Customer ID
- Account type
- First and last name
- Address
- Date of birth
- Lock level
- Verification level

By default the 'Email Check' interface is not enabled for all merchants. If you would like to use this functionality, please contact [merchantservices@moneybookers.com](mailto:merchantservices@moneybookers.com).

### 7.1 Specification of the 'Email Check' Interface

The merchant must provide the following parameters within HTTPS requests to the following URL: [https://www.moneybookers.com/app/email\\_check.pl](https://www.moneybookers.com/app/email_check.pl)

#### Request Parameters

Field Name	Description	Required	Example Value
email	The email address of the user to be checked	Yes	email@host.com
cust_id	The user ID of the merchant account	Yes	1234
password	MD5 of the lowercase value of the secret word submitted in the profile of the merchant account. Please note that the MD5 value should also be in lowercase.	Yes	202cb962ac59075b964b07152d234b70



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## Response

Response field	Description	Example
Email registration check	Returns 'OK' and the customer ID of the user, if the email is registered in Moneybookers' database. If not registered, the system will return a 'NOK' response.	OK
Customer ID check	Returns the customer ID of the account if the email address is registered.	987654
Account type check	Provides information about the account type of the user. Possible values are: <ul style="list-style-type: none"><li>• N – Normal account</li><li>• T – Test account</li><li>• G – Gateway account</li></ul>	ACCOUNTTYPE=N
Customer name check	Provides information about the first and last names of the customer.	FNAME=John LNAME=Payer
Customer address check	Provides information about the address of the customer.  The country of registration of the user is provided in 3-digit ISO Country Codes format. For a complete country codes list, please refer to our <a href="#">Gateway Integration Manual</a> .	ADDRESS1=11 Payerstr St ADDRESS2=Payertown CITY=Payertown ZIPCODE=EC45MQ STATE=Central London COUNTRY=GBR
Date of birth check	Provides information about the date of birth of the customer in ddmmYYYY format.	DOB=01011976
Lock level check	Provides information about the current lock level of the customer. Possible values are: <ul style="list-style-type: none"><li>• NOT_LOCKED – the customer account is not locked</li><li>• LOCKED – the customer account is currently locked</li></ul>	LOCKLEVEL=NOT_LOCKED
Verification level check	Provides information about the verifications the user has passed. Possible values are: <ul style="list-style-type: none"><li>• 0 - The customer is not verified</li><li>• 1 - The customer has a verified payment method</li><li>• 2 - The customer has passed verification checks</li></ul>	VERIFICATIONLEVEL=1

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**Example**

**Request:**

**GET:**

[https://www.moneybookers.com/app/email\\_check.pl?cust\\_id=3736166&password=4a46440b49663212bdc2a9cce492a04f&email=test@moneybookers.com](https://www.moneybookers.com/app/email_check.pl?cust_id=3736166&password=4a46440b49663212bdc2a9cce492a04f&email=test@moneybookers.com)

**Response:**

OK,7782303,VERIFICATIONLEVEL=1,LOCKLEVEL=NOT LOCKED,ADDRESS1=11 Payerstr St,  
ADDRESS2= Payertown,CITY=Payertown,ZIPCODE=EC45MQ,STATE=Central London,COUNTRY=GBR,  
FNAME=John,LNAME=Payer,ACCOUNTTYPE=N,DOB=01011976



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## ANNEX I – Error Messages

### *Errors when validating parameters*

<b>Error</b>	<b>Resolution</b>
INVALID_OR_MISSING_ACTION	Wrong action or no action is provided
LOGIN_INVALID	Email address and/or password were not provided
INVALID_REC_PAYMENT_ID	Invalid recurring payment ID is submitted by the merchant
MISSING_EMAIL	Provide registered email address of merchant account
MISSING_PASSWORD	Provide correct password of merchant account
MISSING_AMOUNT	Provide amount you wish to send
MISSING_CURRENCY	Provide currency you wish to send
MISSING_BNF_EMAIL	Provide email address of the beneficiary
MISSING_SUBJECT	Provide subject of the payment
MISSING_NOTE	Provide notes for the payment

### *Errors during log in*

<b>Error</b>	<b>Resolution</b>
CANNOT_LOGIN	Email address and/or password are incorrect
PAYMENT_DENIED	Check in your account profile that the API is enabled and you are posting your requests from the IP address specified

### *Errors when validating payment details*

<b>Error</b>	<b>Resolution</b>
INVALID_BNF_EMAIL	Check the format of the beneficiary email address
INVALID_SUBJECT	Check parameter length submitted
INVALID_NOTE	Check parameter length submitted
INVALID_FRN_TRN_ID	Check parameter length submitted



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<b>Error</b>	<b>Resolution</b>
INVALID_AMOUNT	Check amount format
INVALID_CURRENCY	Check currency code
EXECUTION_PENDING	If you resend a transfer request with the same session identifier before the 'transfer' request was processed, this error will be returned
ALREADY_EXECUTED	If you have requested that the value for frn_trn_id must be unique for each transfer, this error will be returned when you try to submit the same value for more than one transfer
BALANCE_NOT_ENOUGH	Sending amount exceeds account balance
SINGLE_TRN_LIMIT_VIOLATED	Maximum amount per transaction = EUR 10,000
DISALLOWED_RECIPIENT	You are not permitted to send money to the recipient. E.g. Gaming merchants are not permitted to send or receive payments to/from US based customers
CHECK_FOR_VERIFIED_EMAIL	Your account email address needs to be verified
LL_NO_PAYMENT	Your account is locked for security reasons. Please contact us

### ***Errors when making pay-on-demand requests***

<b>Error</b>	<b>Resolution</b>
RECIPIENT_LOCKED	The customer's account is locked for outgoing payments
BALANCE_NOT_ENOUGH	The customer's account balance is insufficient
RECIPIENT_LIMIT_EXCEEDED	The customer's account limits are not sufficient
CARD_FAILED	The customer's credit or debit card failed
REQUEST_FAILED	Generic response for transaction failing for any other reason
ONDEMAND_CANCELLED	The customer has cancelled this on-demand payment
ONDEMAND_INVALID	The on-demand payment requested does not exist
MAX_REQ_REACHED	Too many failed pay-on-demand requests to the API