

# **Merchant Descriptors User Guide**

## **Supplement to the *Credit Card Services User Guide***

March 2019

**CyberSource<sup>®</sup>**  
**the power of payment**

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# Recent Revisions to This Document

<b>Release</b>	<b>Changes</b>
March 2019	Initial release.

# About This Guide

## Audience and Purpose

This guide is written for application developers who want to use the CyberSource Simple Order API to integrate merchant descriptors into their payment acceptance system.

Implementing merchant descriptors requires software development skills. You must write code that uses the API request fields to include merchant descriptor fields in credit card service requests.

## Conventions

The following special statements are used in this document:



### Note

A *Note* contains helpful suggestions or references to material not contained in this document.



### Important

An *Important* statement contains information essential to successfully completing a task or learning a concept.

The following text conventions are used in this document:

Convention	Usage
<b>bold</b>	Field and service names in text; for example: Include the <b>invoiceHeader_merchantDescriptor</b> field.
screen text	<ul style="list-style-type: none"> <li>■ XML elements</li> <li>■ Code examples</li> <li>■ Values for API fields; for example: Set the <b>ccAuthService_run</b> field to <code>true</code>.</li> </ul>

## Related Documents

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- The *Credit Card Services User Guide* ([PDF](#) | [HTML](#)) describes how to integrate CyberSource payment processing services into your business.
- The [CyberSource API Versions page](#) provides information about the CyberSource API versions.

Refer to the Support Center for complete CyberSource technical documentation:

[http://www.cybersource.com/support\\_center/support\\_documentation](http://www.cybersource.com/support_center/support_documentation)

## Customer Support

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For support information about any CyberSource service, visit the Support Center:

<http://www.cybersource.com/support>

# Chase Paymentech Solutions Merchant Descriptors

**Services:**

- Authorization
- Capture
- Credit

**Card types:**

- Visa—merchant descriptor and merchant descriptor contact fields only
- Mastercard—merchant descriptor and merchant descriptor contact fields only
- American Express—Transaction Advice Addendum (TAA) field only
- Discover—merchant descriptor and merchant descriptor contact fields only

This feature enables you to submit merchant descriptor values that are displayed on a cardholder's statement.

Before including merchant descriptors in your requests:

- Prepare a list of the merchant descriptors you plan to use.
- Contact Chase Paymentech Solutions for information about working with merchant descriptors. Chase Paymentech Solutions restricts the number of merchant descriptors you can use.
- Contact CyberSource Customer Support to have your account enabled for this feature.

## Merchant Descriptor Logic

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Some of the logic described in this section might not apply to your implementation depending on which parts of the merchant descriptor functionality are enabled in your CyberSource account.

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The logic described in this section applies to the **invoiceHeader\_merchantDescriptor** and **invoiceHeader\_merchantDescriptorContact** fields. It does not apply to the TAA fields.

For authorizations, CyberSource provides merchant descriptor information to Chase Paymentech Solutions only when you include merchant descriptor information in the authorization request.

For captures, CyberSource provides merchant descriptor information to Chase Paymentech Solutions when you provide merchant descriptor information in the capture request, authorization request, or your CyberSource account. When you do not include the merchant descriptor values in a capture request, CyberSource uses the values from the authorization request. If you did not include the merchant descriptor values in the authorization request, CyberSource uses the corresponding values from your CyberSource account.

For follow-on credits, CyberSource provides merchant descriptor information to Chase Paymentech Solutions when you provide merchant descriptor information in the credit request, capture request, authorization request, or your CyberSource account. When you do not include the merchant descriptor values in a follow-on credit request, CyberSource uses the values from the capture request. If you did not include the merchant descriptor values in the capture request, CyberSource uses the values from the authorization request. If you did not include the merchant descriptor values in the authorization request, CyberSource uses the corresponding values from your CyberSource account.

For stand-alone credits, CyberSource provides merchant descriptor information to Chase Paymentech Solutions when you provide merchant descriptor information in the credit request or your CyberSource account. When you do not include the merchant descriptor values in a stand-alone credit request, CyberSource uses the corresponding values from your CyberSource account.

To add a merchant descriptor value to your CyberSource account, contact CyberSource Customer Support.

## Characters

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In the merchant descriptor fields, question marks are replaced with spaces.

Do not use the following punctuation characters in the merchant descriptor fields because they will cause the transaction to be rejected with reason code 233:

- caret ( ^ )
- backslash ( \ )
- open bracket ( [ )
- close bracket ( ] )
- tilde ( ~ )
- accent ( ` )



## API Fields

**Table 1 Merchant Descriptor Fields for Chase Paymentech Solutions**

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
invoiceHeader_ amexDataTAA1  invoiceHeader_ amexDataTAA2  invoiceHeader_ amexDataTAA3  invoiceHeader_ amexDataTAA4	<p>Four Transaction Advice Addendum (TAA) fields. These fields are used to display descriptive information about a transaction on the customer's American Express card statement. When you send TAA fields, start with <b>invoiceHeader_amexDataTAA1</b>, then <b>...TAA2</b>, and so on. Skipping a TAA field causes subsequent TAA fields to be ignored.</p> <p>These fields are frequently used for Level II transactions. See <a href="#">Level II and Level III Transactions Supplement</a>.</p>	<p>ccCaptureService (O)  ccCreditService (O)</p>	String (40)
invoiceHeader_ merchantDescriptor	<p>Merchant description that is displayed on the cardholder's statement. When you include more than one consecutive space, extra spaces are removed.</p> <p>For an installment transaction, you must use one of the following formats:</p> <ul style="list-style-type: none"> <li>■ &lt;12-character merchant name&gt;*PYMT&lt;N&gt;OF&lt;M&gt;</li> <li>■ &lt;7-character merchant name&gt;*PYMT&lt;N&gt;OF&lt;M&gt;</li> <li>■ &lt;3-character merchant name&gt;*PYMT&lt;N&gt;OF&lt;M&gt;</li> </ul> <p>where &lt;N&gt; is the payment number and &lt;M&gt; is the total number of payments. For example, for the third installment in a series of seven payments, the PYMT&lt;N&gt;OF&lt;M&gt; portion of the merchant descriptor would be PYMT3OF7.</p> <p>For other types of transactions, you must use one of the following formats:</p> <ul style="list-style-type: none"> <li>■ &lt;12-character merchant name&gt;*&lt;9-character product description&gt;</li> <li>■ &lt;7-character merchant name&gt;*&lt;14-character product description&gt;</li> <li>■ &lt;3-character merchant name&gt;*&lt;18-character product description&gt;</li> </ul> <p>This field is supported only for Visa, Mastercard, and Discover.</p>	<p>ccAuthService  ccCaptureService  ccCreditService</p> <p>Required when <b>invoiceHeader_merchantDescriptor Contact</b> is included in the request.</p>	String (22)

**Table 1 Merchant Descriptor Fields for Chase Paymentech Solutions (Continued)**

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
invoiceHeader_ merchantDescriptor Contact	<p>Merchant contact information, such as a phone number, that is displayed on the cardholder's statement. When you include more than one consecutive space, extra spaces are removed.</p> <p>You must use one of the following formats:</p> <ul style="list-style-type: none"> <li>■ PCCCCCCCCCCCC</li> <li>■ NNN-NNN-NNNN</li> <li>■ NNN-NNN-NAAA</li> <li>■ NNN-NNN-AAAA</li> <li>■ NNN-AAAAAAA</li> </ul> <p>where:</p> <ul style="list-style-type: none"> <li>■ A: Alphanumeric (alpha or numeric)</li> <li>■ C: Character (alpha or blank)</li> <li>■ N: Numeric</li> <li>■ P: Alpha</li> </ul> <p>This field is supported only for Visa, Mastercard, and Discover.</p>	<p>ccAuthService ccCaptureService ccCreditService</p> <p>Required when <b>invoiceHeader_merchantDescriptor</b> is included in the request.</p>	String (13)

# FDC Compass Merchant Descriptors

**Services:**

- Capture
- Credit

This feature enables you to submit merchant descriptor values that are displayed on a cardholder's statement.

Before including merchant descriptors in your requests:

- Prepare a list of the merchant descriptors you plan to use.
- Contact FDC Compass for information about working with merchant descriptors. FDC Compass restricts the number of merchant descriptors you can use.
- Contact CyberSource Customer Support to have your account enabled for this feature.

## Characters

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In the merchant descriptor fields, question marks are replaced with spaces.

Do not use the following punctuation characters in the merchant descriptor fields because they will cause the transaction to be rejected with reason code 233:

- caret ( ^ )
- backslash ( \ )
- open bracket ( [ )
- close bracket ( ] )
- tilde ( ~ )
- accent ( ` )

## API Fields

**Table 2 Merchant Descriptor Fields for FDC Compass**

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
invoiceHeader_ amexDataTAA1  invoiceHeader_ amexDataTAA2  invoiceHeader_ amexDataTAA3  invoiceHeader_ amexDataTAA4	<p>Four Transaction Advice Addendum (TAA) fields. These fields are used to display descriptive information about a transaction on the customer's American Express card statement. When you send TAA fields, start with <b>invoiceHeader_amexDataTAA1</b>, then <b>...TAA2</b>, and so on. Skipping a TAA field causes subsequent TAA fields to be ignored.</p> <p>These fields are frequently used for Level II transactions. See <a href="#">Level II and Level III Transactions Supplement</a>.</p>	<p>ccCaptureService (O) ccCreditService (O)</p>	String (40)
invoiceHeader_ merchantDescriptor	<p>Merchant description that is displayed on the cardholder's statement. When you include more than one consecutive space, extra spaces are removed.</p> <p>For an installment transaction, you must use one of the following formats:</p> <ul style="list-style-type: none"> <li>■ &lt;12-character merchant name&gt;*PYMT&lt;N&gt;OF&lt;M&gt;</li> <li>■ &lt;7-character merchant name&gt;*PYMT&lt;N&gt;OF&lt;M&gt;</li> <li>■ &lt;3-character merchant name&gt;*PYMT&lt;N&gt;OF&lt;M&gt;</li> </ul> <p>where &lt;N&gt; is the payment number and &lt;M&gt; is the total number of payments. For example, for the third installment in a series of seven payments, the PYMT&lt;N&gt;OF&lt;M&gt; portion of the merchant descriptor would be PYMT3OF7.</p> <p>For other types of transactions, you must use one of the following formats:</p> <ul style="list-style-type: none"> <li>■ &lt;12-character merchant name&gt;*&lt;9-character product description&gt;</li> <li>■ &lt;7-character merchant name&gt;*&lt;14-character product description&gt;</li> <li>■ &lt;3-character merchant name&gt;*&lt;18-character product description&gt;</li> </ul>	<p>ccAuthService ccCaptureService ccCreditService</p> <p>Required when <b>invoiceHeader_merchantDescriptor</b> <b>Contact</b> is included in the request.</p>	String (22)

**Table 2 Merchant Descriptor Fields for FDC Compass (Continued)**

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
invoiceHeader_ merchantDescriptor Contact	<p>Merchant contact information, such as a phone number, that is displayed on the cardholder's statement. When you include more than one consecutive space, extra spaces are removed.</p> <p>You must use one of the following formats:</p> <ul style="list-style-type: none"> <li>■ PCCCCCCCCCCCC</li> <li>■ NNN-NNN-NNNN</li> <li>■ NNN-NNN-NAAA</li> <li>■ NNN-NNN-AAAA</li> <li>■ NNN-AAAAAAA</li> </ul> <p>where:</p> <ul style="list-style-type: none"> <li>■ A: Alphanumeric (alpha or numeric)</li> <li>■ C: Character (alpha or blank)</li> <li>■ N: Numeric</li> <li>■ P: Alpha</li> </ul>	<p>ccAuthService ccCaptureService ccCreditService</p> <p>Required when <b>invoiceHeader_merchantDescriptor</b> is included in the request.</p>	String (13)

# FDC Nashville Global Merchant Descriptors

**Services:**

- Authorization
- Capture
- Credit

This feature enables you to submit merchant descriptor values that are displayed on a cardholder's statement.

Before including merchant descriptors in your requests:

- Contact FDC Nashville Global to register to use merchant descriptors.
- Contact CyberSource Customer Support to have your account enabled for this feature.

## Merchant Descriptor Logic

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**Important**

Some of the logic described in this section might not apply to your implementation depending on which parts of the merchant descriptor functionality are enabled in your CyberSource account.

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**Important**

You are responsible for ensuring that all the merchant descriptor location information that CyberSource sends to the processor is compatible.

For example, if a request message includes one merchant descriptor location field, CyberSource might use the information in your CyberSource account to populate the remaining merchant descriptor location values that it sends to the processor. CyberSource does not check the merchant descriptor values to ensure that the combination of values from the request message and from your CyberSource account are compatible.

To avoid a mismatch of merchant descriptor location values, CyberSource recommends that you include all the merchant descriptor location fields in a request or do not include any merchant descriptor location fields in a request.

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For authorizations, CyberSource provides merchant descriptor information to FDC Nashville Global only when you include merchant descriptor information in the authorization request. For each merchant descriptor, when you do not include the merchant descriptor value in an authorization request, CyberSource does not send a merchant descriptor value to FDC Nashville Global.

For captures, CyberSource provides merchant descriptor information to FDC Nashville Global when you provide merchant descriptor information in the capture request, authorization request, or your CyberSource account. For each merchant descriptor, when you do not include the merchant descriptor value in a capture request, CyberSource uses the value from the authorization request. If you did not include the merchant descriptor value in the authorization request, CyberSource uses the corresponding value from your CyberSource account. If the value is not included in your CyberSource account, FDC Nashville Global uses the value from your First Data merchant master file.

For follow-on credits, CyberSource provides merchant descriptor information to FDC Nashville Global when you provide merchant descriptor information in the credit request, capture request, authorization request, or your CyberSource account. For each merchant descriptor, when you do not include the merchant descriptor value in a follow-on credit request, CyberSource uses the value from the capture request. If you did not include the merchant descriptor value in the capture request, CyberSource uses the value from the authorization request. If you did not include the merchant descriptor value in the authorization request, CyberSource uses the corresponding value from your CyberSource account. If the value is not included in your CyberSource account, FDC Nashville Global uses the value from your First Data merchant master file.

For stand-alone credits, CyberSource provides merchant descriptor information to FDC Nashville Global when you provide merchant descriptor information in the credit request or your CyberSource account. For each merchant descriptor, when you do not include the merchant descriptor value in a stand-alone credit request, CyberSource uses the corresponding value from your CyberSource account. If the value is not included in your CyberSource account, FDC Nashville Global uses the value from your First Data merchant master file.

To add a merchant descriptor value to your CyberSource account, contact CyberSource Customer Support.

## API Fields

**Table 3 Merchant Descriptor Fields for FDC Nashville Global**

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
invoiceHeader_ merchantDescriptor	<p>Business description. This value must consist of your business name. When payments are made in installments, this value must also include installment information such as "1 of 5" or "3 of 7."</p> <p>This value is displayed on the cardholder's statement.</p> <p>For information about what happens when you do not include this value in your request, see <a href="#">"Merchant Descriptor Logic," page 14.</a></p>	<p>ccAuthService (O)</p> <p>ccCaptureService (O)</p> <p>ccCreditService (O)</p> <p>When you include this field in a request, you must also include <b>invoiceHeader_merchantDescriptorContact</b> and <b>invoiceHeader_merchantDescriptorState</b>.</p>	String (22)
invoiceHeader_ merchantDescriptor Alternate	<p>Alternate contact information for your business, such as an email address or URL.</p> <p>This value might be displayed on the cardholder's statement.</p> <p>For information about what happens when you do not include this value in your request, see <a href="#">"Merchant Descriptor Logic," page 14.</a> For authorizations, CyberSource does not provide this value to the processor. Instead, CyberSource stores this value and sends it to the processor for captures and follow-on credits.</p>	<p>ccAuthService (O)</p> <p>ccCaptureService (O)</p> <p>ccCreditService (O)</p>	String (13)
invoiceHeader_ merchantDescriptor Contact	<p>Contact information for your business. For a card-present request, this value must be the city in which your store or outlet is located. For a card-not-present request, this value must be your customer service telephone number. When you include more than one consecutive space, extra spaces are removed.</p> <p>This value might be displayed on the cardholder's statement.</p> <p>For information about what happens when you do not include this value in your request, see <a href="#">"Merchant Descriptor Logic," page 14.</a></p>	<p>ccAuthService (O)</p> <p>ccCaptureService (O)</p> <p>ccCreditService (O)</p> <p>When you include this field in a request, you must also include <b>invoiceHeader_merchantDescriptorContact</b> and <b>invoiceHeader_merchantDescriptorState</b>.</p>	String (11)



**Table 3 Merchant Descriptor Fields for FDC Nashville Global (Continued)**

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
invoiceHeader_ merchantDescriptor Country	<p>Country in which your business is located. Use the two-character <i>ISO Standard Country Codes</i>.</p> <p>This value might be displayed on the cardholder's statement.</p> <p>For information about what happens when you do not include this value in your request, see "<a href="#">Merchant Descriptor Logic</a>," page 14.</p>	ccAuthService (O) ccCaptureService (O) ccCreditService (O)	String (2)
invoiceHeader_ merchantDescriptor PostalCode	<p>Postal code for your business location.</p> <p>This value might be displayed on the cardholder's statement.</p> <p>When the merchant descriptor country is the U.S., the postal code must consist of five digits or nine digits. A 9-digit postal code must follow this format: [5 digits][dash][4 digits] <b>Example</b> 12345-6789</p> <p>When the merchant descriptor country is Canada, the 6-digit postal code must follow this format: [alpha][numeric][alpha][space] [numeric][alpha][numeric] <b>Example</b> A1B 2C3</p> <p>For information about what happens when you do not include this value in your request, see "<a href="#">Merchant Descriptor Logic</a>," page 14.</p>	ccAuthService (O) ccCaptureService (O) ccCreditService (O)	String (10)

**Table 3 Merchant Descriptor Fields for FDC Nashville Global (Continued)**

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
invoiceHeader_ merchantDescriptor State	<p>State or territory in which your business is located. cardholder's statement.</p> <p>When the merchant descriptor country is the U.S. or Canada, use the <i>State, Province, and Territory Codes for the United States and Canada</i>.</p> <p>This value might be displayed on the cardholder's statement.</p> <p>For information about what happens when you do not include this value in your request, see <a href="#">"Merchant Descriptor Logic," page 14</a>.</p>	<p>ccAuthService (O)</p> <p>ccCaptureService (O)</p> <p>ccCreditService (O)</p> <p>When you include this field in a request, you must also include <b>invoiceHeader_merchantDescriptor</b> and <b>invoiceHeader_merchantDescriptorContact</b>.</p>	String (20)
invoiceHeader_ merchantDescriptor Street	<p>Street address for your business location.</p> <p>When you include this value in your request, CyberSource recommends the following:</p> <ul style="list-style-type: none"> <li>■ If you are located in the United States or Canada, also include the merchant descriptor country, merchant descriptor state, and merchant descriptor postal code in your request.</li> <li>■ If you are not located in the United States or Canada, also include the merchant descriptor country and merchant descriptor postal code in your request.</li> </ul> <p>This value might be displayed on the cardholder's statement.</p> <p>For information about what happens when you do not include this value in your request, see <a href="#">"Merchant Descriptor Logic," page 14</a>.</p>	<p>ccAuthService (O)</p> <p>ccCaptureService (O)</p> <p>ccCreditService (O)</p> <p>FDC Nashville Global recommends that you include this value for debit card requests and for American Express credit card requests.</p>	String (60)

# FDMS South Merchant Descriptor

## Services:

- Authorization
- Capture
- Credit

This feature enables you to submit a merchant descriptor value that is displayed on a cardholder's statement.

FDMS South permits you to send a unique merchant descriptor with every transaction. This is useful when you want to include the order number as part of the merchant descriptor.

Before including a merchant descriptor in your requests:

- Contact FDMS South to register to use merchant descriptors.
- Contact CyberSource Customer Support to have your account configured for this feature.

**Table 4 Merchant Descriptor Field for FDMS South**

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
invoiceHeader_ merchantDescriptor	Merchant description that is displayed on the cardholder's statement.  When you include more than one consecutive space, extra spaces are removed.	ccAuthService  ccCaptureService  ccCreditService  Required when <b>invoiceHeader_ merchantDescriptor Contact</b> is included in the request.	String (22)

# GPN Merchant Descriptors

## Services:

- Capture
- Credit

This feature enables you to submit merchant descriptor values that are displayed on a cardholder's statement.

Before including merchant descriptors in your requests, contact your merchant account provider to register to use merchant descriptors.

**Table 5 Merchant Descriptor Fields for GPN**

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
invoiceHeader_ merchantDescriptor	Merchant description that is displayed on the cardholder's statement.  When you include more than one consecutive space, extra spaces are removed.	ccCaptureService ccCreditService  Required when <b>invoiceHeader_ merchantDescriptor Contact</b> is included in the request.	String (22)
invoiceHeader_ merchantDescriptor Contact	Merchant contact information, such as a phone number, that is displayed on the cardholder's statement.  When you include more than one consecutive space, extra spaces are removed.	ccCaptureService (O) ccCreditService (O)	String (13)

# TSYS Acquiring Solutions Merchant Descriptors

## Services:

- Capture
- Credit

This feature enables you to submit merchant descriptor values that are displayed on a cardholder's statement.

Before including merchant descriptors in your requests, contact CyberSource Customer Support to have your account configured for this feature.

**Table 6 Merchant Descriptor Fields for TSYS Acquiring Solutions**

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
invoiceHeader_ merchantDescriptor	Your business name. When you include more than one consecutive space, extra spaces are removed.  When you do not include this value in your capture or credit request, CyberSource uses the business name from your CyberSource account. <sup>1</sup>	ccCaptureService  ccCreditService  Required when the merchant descriptor contact field is included in the request; otherwise, optional.	American Express card type: String (38)  All other card types: String (23)
invoiceHeader_ merchantDescriptorCity	City for your business location.  When you do not include this value in your request, CyberSource uses the value that is in your CyberSource account. <sup>1</sup>	ccCaptureService (O)  ccCreditService (O)	American Express card type: String (21)  All other card types: String (13)

<sup>1</sup> To add this value to your CyberSource account, contact CyberSource Customer Support.

**Table 6 Merchant Descriptor Fields for TSYS Acquiring Solutions (Continued)**

<b>Field</b>	<b>Description</b>	<b>Used By: Required (R) or Optional (O)</b>	<b>Data Type &amp; Length</b>
invoiceHeader_ merchantDescriptor Contact	<p>For card-present transactions, TSYS Acquiring Solutions recommends that this field contain the street address for your business location. For card-not-present transactions, TSYS Acquiring Solutions recommends that this field contain the phone number for your business or the URL for your web site.</p> <p>When you do not include this value in your request, CyberSource uses the value that is in your CyberSource account.<sup>1</sup></p>	ccCaptureService (O) ccCreditService (O)	String (13)
<p><sup>1</sup> To add this value to your CyberSource account, contact CyberSource Customer Support.</p>			