Payouts

Simple Order API
Chase Paymentech Solutions

cybersource
A Visa Solution

Developer Guide

Cybersource Contact Information

For general information about our company, products, and services, go to https://www.cybersource.com.

For sales questions about any Cybersource service, email sales@cybersource.com or call 650-432-7350 or 888-330-2300 (toll free in the United States).

For support information about any Cybersource service, visit the Support Center: https://www.cybersource.com/support

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Revision

Version: 24.01

Contents

Recent Revisions to This Document

24.01

Reorganized the document.

22.06

Initial release provides these features:

Account Funding Transactions (AFTs)	An AFT withdraws funds from a sender's account. Funds are withdrawn from the sender's eligible Mastercard or Visa card account using standard credit card processing (authorization and a capture) and deposited into the recipient's account. The service can be used to enable services such as funding new accounts, adding funds to existing accounts, and funding account#to#account transfers. See *Account Funding Transactions (AFTs)* on page 11.
Original Credit Transactions (OCTs)	An OCT deposits funds into a recipient's eligible Mastercard or Visa card account. The service can be used to enable services such as money transfers, funds disbursements, prepaid loads, and credit card bill payments. Test bank card numbers are provided specifically for testing the OCT service. See *Original Credit Transactions (OCTs)* on page 12.
Aggregator Support for AFTs	This optional service enables a third party agent to aggregate AFT transactions for a group of sub merchants under a

	single account. To perform an AFT with aggregator support, the AFT request must include the fields required for a standard AFT and the additional fields required for aggregator support for an AFT. See *OCTs with Aggregator Support*.
BIN Lookup	**The bank identification number (BIN) lookup service enables you to verify that Payouts transactions are supported for the account. For gaming merchants, BIN lookup enables you to determine whether gaming Payouts are supported in your territory or the cardholder's territory. See** ***BIN Lookup*****.**
Token Management Service	**The Token Management Service (TMS) replaces sensitive customer information with a unique identifier or customer token that cannot be mathematically reversed. The actual data is securely stored in Cybersource data centers that are operated by Visa. See** ***Token Management Service*****.**

About This Guide

This section provides you with information about the Simple Order API guide for Chase Paymentech Solutions.

Audience and Purpose

This document is written for developers who want to use the Cybersource Simple Order API to integrate Cybersource Payouts services into their transaction management system.

Conventions

This special statement is used in this document:

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

Related Documentation

For further technical documentation, visit the Cybersource Technical Documentation Portal:
https://docs.cybersource.com/en/index.html

Customer Support

For support information about any service, visit the Support Center:
http://support.cybersource.com

Introduction to Payouts

This introduction contains an overview of the Payouts service and describes the supported recipient card types, currencies, transactions, and business application identifiers (BAIs) as well as requirements.

Overview

Payouts transfers funds funds from one account to another using a two step model:

- An account funding transaction (AFT) withdraws funds from a sender's account using standard credit card processing.
- An original credit transaction (OCT) deposits funds into a recipient's account.

Even though an AFT usually precedes a corresponding OCT, the AFT and OCT are independent transactions.
In typical payment transactions, you initiate debits and credits to receive payments from cardholders for your goods and services. With Payouts, you provide a money transfer service by initiating AFT and OCT transactions that move funds between accounts:

- A business-to-person payment moves funds between you and a cardholder or between a merchant and a cardholder when you are the facilitator enabling the money transfer.
- A person-to-person payment moves funds between two cardholders.

No merchant goods are involved in Payouts transactions.

Aggregator Support for Payouts

Third-party agents can act as an aggregator, or payment facilitator, for supported types of Payouts transactions. An aggregator is an organization that aggregates Payouts transactions for a group of sub-merchants under a single account, processing card transactions and settling funds directly to sub-merchants' bank accounts. An aggregator can be a merchant, an independent sales organization (ISO), or a member service provider (MSP). When aggregation is enabled, Cybersource can send a payment facilitator information about a transaction that involves the facilitator.

To have your account configured for this feature, contact customer support.

Relaxed Requirements for Address Data and Expiration Date for AFTs

You can have your Cybersource account configured to enable relaxed requirements for address data and expiration date in your AFT request.

Relaxed Requirements for Address Data	Address Verification Service (AVS) compares portions of the billing address from the request message with address data on file at the issuing bank. Results are returned for the street address and for the postal code. Relaxed requirements for address data allow you to make address fields that are normally required, such as billing address, optional in your transaction request.
Relaxed Requirements for Expiration Date	The card expiration month and year from the request message are compared with the card expiration date on file at the issuing bank. Relaxed requirements for expiration date allow you to make expiration date fields optional in your transaction request.

To enable relaxed requirements for address data and expiration date, contact customer support to configure your account for this feature.

- Address Verification Service (AVS)
- Can I disable Address Verification Services (AVS)?
- What is the difference between Relaxed AVS and Ignore AVS?

Supported Recipient Card Types, Currencies, Transactions, and BAIs

Recipient card types:

- Mastercard—debit cards and prepaid cards only
- Visa—debit cards and prepaid cards only

Currencies:

- USD

Transactions:

- Disbursements
- Fast Funds. A Fast Funds transaction makes funds available to the recipient within 30 minutes. Use the BIN lookup service to find out whether a payment card is enabled for Fast Funds.
- Money transfers

Business Application Identifiers (BAIs):

- Account to account (AA)
- Funds disbursement (FD), including:
    - Commission payments
    - Digital goods or games
    - Insurance payments
    - Loan disbursements
    - Lottery payouts
    - Shared economy
    - Non-government-initiated tax refund services such as tax preparation businesses
- Merchant disbursement (MD) (acquirers or aggregators settling to merchants)
- Person to person (PP)

Supporting Payment Networks

Visa Direct	**The Visa Direct payment network provides these functions for Payouts on Chase Paymentech Solutions:** • Enhanced message types for OCTs. • Account funding transactions (AFTs), which provide funds for OCTs. • Processes, policies, and underlying operating regulations and mandates for issuers and acquirers.
Mastercard Send	**The Mastercard Send payment network transfers funds to Mastercard products. Mastercard Send enables customers to move funds quickly and safely and receive disbursements from businesses and governments.**

Requirements

To use Payouts services, you must meet these requirements:

- You must obtain a license from your processor for requesting this type of transaction.
- The acquirer and issuer must be in the U.S.
- Risk management requirements for AFTs:
    - You must conduct a comprehensive risk assessment of your business policies and practices, fraud prevention and detection techniques, anti-money-laundering program, and risk controls. In addition to implementing fraud prevention tools, you must implement business practices to minimize fraud losses.
    - You must comply with the Visa Core Rules and Visa Product and Service Rules, local regulations, applicable sanctions, anti-money laundering laws, and anti-terrorist financing laws.
- Cardholder data authentication requirements for AFTs:
    - For each AFT, you must collect and verify data about the sender. You must also screen sender data against relevant watch lists in accordance with local laws and regulations for the purposes of risk management, sanctions enforcement, and anti-money-laundering and anti-terrorist financing control.
    - The method you use to authenticate sender data must follow regulatory and industry standards and best practices as well as applicable local laws and regulations. Examples are the use of government-issued photo identification, PINs, Visa Secure, Internet banking identification, telephone banking identification, and consumer device cardholder verification method.
- Transaction monitoring requirements for AFTs:
    - You must implement transaction monitoring and screening procedures to flag high-risk transactions for review prior to submission. These procedures must include these activities:
        - Modulus 10 checks
        - Count, amount, and rolling limits
        - Checks to determine whether the sender is on any applicable government or bank-specific blocked lists
    - You must implement processes to identify signs of fraud or misuse, including money laundering and terrorist financing.
    - You must make sure that Payouts transactions are not being used to pay for goods and services. For example, you can check for a high number or variety of senders to a single recipient.

Related information

- Visa Core Rules and Visa Product and Service Rules

AFT Transactions

The Account Funding Transaction (AFT) allows the transfer of funds between a payment card and another account, including payment cards. When used independently, an AFT can only be used to transfer funds between accounts owned by the same individual or business entity. An AFT is not intended for the payment of goods and services, funding a merchant account, or for debt repayment.

Account Funding Transactions (AFTs)

Payouts uses the authorization service to support AFTs. An AFT withdraws funds from a sender's account.

Endpoints

Required Fields for Performing an AFT

These fields are required in a request for an authorization for an AFT:

Optional Fields for Performing an AFT

You can include these optional fields in an authorization request for an AFT:

Original Credit Transactions (OCTs)

Original Credit Transactions deliver funds to a recipient's eligible accounts in real-time. OCTs are the second step in transferring funds from an sender to a receiver.

Original Credit Transactions (OCTs)

An OCT deposits funds into a recipient's account.

Endpoints

Required Fields for Performing an OCT

These fields are required in a request for an OCT:

card_accountNumber	**Not required when you are using a customer token.**
card_expirationMonth	**Not required when you are using a customer token.**
card_expirationYear	**Not required when you are using a customer token.**
invoiceHeader_businessApplicationID	**Not required when your account includes this value.**
invoiceHeader_merchantDescriptor	**Required when the merchant descriptor contact field is included.**
invoiceHeader_merchantDescriptorContact	**Required when the merchant descriptor field is included.**
merchantID	

merchantReferenceCode	
octService_run	**Set this field to `true`.**
purchaseTotals_currency	
purchaseTotals_grandTotalAmount	**Cannot exceed 50,000 USD.**
sender_firstName	**First name of the sender when the sender is an individual. Required for original credit transactions (OCTs) that use the Payouts services and supported only for Mastercard card transactions.** **If the sender is a business or government entity, use the sender_name field instead.**
sender_lastName	**Last name of the sender when the sender is an individual. Required for original credit transactions (OCTs) that use the Payouts services and supported only for Mastercard card transactions.** **If the sender is a business or government entity, use the sender_name field instead.**
sender_name	**If the sender is an individual, use the sender_firstName and sender_lastName fields instead.**
sender_sourceOfFunds	
sender_state	**Required when the sender country is the U.S. or Canada.**

Related information

- API Field Reference for the Simple Order API

Optional Fields for Performing an OCT

You can include these optional fields in a request for an OCT:

card_cardType	**Set this field to `001` for Visa or `002` for Mastercard.**
ccAuthService_commerceIndicator	**Set this field to `internet`.**
recipient_name	
recurringSubscriptionInfo_subscriptionID	
sender_address	
sender_city	
sender_country	

sender_postalCode

sender_referenceNumber

Related information

- API Field Reference for the Simple Order API

XML Example: AFT Request Using the Simple Order API

Request: Authorization Service for an AFT

```
<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.115">
  <merchantID>MoneyTransferService123</merchantID>
  <merchantReferenceCode>123456789</merchantReferenceCode>
  <invoiceHeader>
    <businessApplicationID>AA</businessApplicationID>
  </invoiceHeader>
  <billTo>
    <firstName>John</firstName>
    <lastName>Doe</lastName>
    <street1>1 Northeastern Blvd</street1>
    <city>Bedford</city>
    <state>NH</state>
    <postalCode>03109-1234</postalCode>
    <country>US</country>
    <email>jdoe@example.com</email>
  </billTo>
  <purchaseTotals>
    <currency>USD</currency>
    <grandTotalAmount>10</grandTotalAmount>
  </purchaseTotals>
  <card>
    <accountNumber>4111111111111111</accountNumber>
    <expirationMonth>12</expirationMonth>
    <expirationYear>2016</expirationYear>
  </card>
  <ccAuthService run="true"/>
  <merchantCategoryCode>4829</merchantCategoryCode>
  <aft>
    <indicator>true</indicator>
  </aft>
</requestMessage>
```

Response: Authorization Service for an AFT

```
<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.115">
  <c:merchantReferenceCode>123456789</c:merchantReferenceCode>
  <c:requestID>0305782650000167905080</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:purchaseTotals><c:currency>USD</c:currency></c:purchaseTotals>
  <c:ccAuthReply>
    <c:reasonCode>100</c:reasonCode>
    <c:amount>10</c:amount>
```

```
    <c:authorizationCode>888888</c:authorizationCode>
    <c:avsCode>X</c:avsCode>
    <c:avsCodeRaw>I1</c:avsCodeRaw>
    <c:processorResponse>100</c:processorResponse>
    <c:reconciliationID>11951031P9G9UOJR</c:reconciliationID>
  </c:ccAuthReply>
</c:replyMessage>
```


Original Credit Transactions (OCTs) with Cryptocurrency

An OCT with cryptocurrency deposits cryptocurrency funds into a recipient's account. Merchants must support quasi-cash to perform an OCT with cryptocurrency.

Endpoints

Required Fields for Performing an OCT with Cryptocurrency

These fields are required in a request for an OCT with cryptocurrency:

card_accountNumber	**Not required when you are using a customer token.**
card_expirationMonth	**Not required when you are using a customer token.**
card_expirationYear	**Not required when you are using a customer token.**
ccAuthService_cryptocurrencyPurchase	**Set to `true`.**
ccSaleService_cryptocurrencyPurchase	**Set to `true`.**
invoiceHeader_businessApplicationID	**Not required when your account includes this value.**
merchantID	
merchantReferenceCode	
octService_run	**Set this field to `true`.**
purchaseTotals_currency	
purchaseTotals_grandTotalAmount	**Cannot exceed 50,000 USD.**

Related information
- API Field Reference for the Simple Order API

Testing the OCT Service with Cryptocurrency

Use the Mastercard or Visa payment card numbers to test the OCT service with cryptocurrency. Do not use real payment card numbers. Remove spaces when sending card numbers to Cybersource.

Appendix A: Business Application Identifier

The Business Application Identifier (BAI is used to identify the category of the Account Funding Transaction (AFT).
All acquirers, service providers, and merchants are required to submit a valid BAI value when submitting AFTs.

BAI Value	Category	Merchant Category Code	Requirements
AA	Account-to-Account Money Transfer The funding of the cardholder's own account at the same or a different financial institution.	4829: Non-Financial Institution Wire Transfer Money Orders (Not applicable in the U.S.) 6012: Financial Institutions - Merchandise and Services 6211: Security Brokers/ Dealers	Both accounts must be owned by the same person/entity. If funding a prepaid account, don't use this value, use TU.
BI	Financial Institution offered Bank-Initiated P2P Money Transfer	6012: Financial Institutions - Merchandise and Services	P2P Money Transfer is initiated from an online banking system, making it a bank-initiated transaction. This category is only used for specific scenarios and only available in limited markets. For more information, contact your Visa representative.

BAI Value	Category	Merchant Category Code	Requirements
FD	Funds Disbursement	Any MCC associated with the merchant.	
FT	Funds Transfer	4829: Non-Financial Institution Wire Transfer Money Orders 6012: Financial Institutions - Merchandise and Services 6051: Non-Financial Institutions - Foreign Currency, Liquid and Cryptocurrency Assets, Money Orders, Account Funding, Travelers Cheques, and Debt Repayment. 6211: Security Brokers/ Dealers 6540: Non-Financial Institutions - Stored Value Card Purchase/ Load	If the funds will be used for a high-brand risk transaction, the applicable high-brand risk MCC must be used. If a wallet is used to purchase Liquid and Cryptocurrency assets, the applicable special condition indicator must be used.
PD	Payroll Disbursement	8931: Accounting, Auditing, and Booking services including payroll 6051: Non-Financial Institutions - Foreign Currency, Liquid and Cryptocurrency Assets, Money Orders, Account Funding, Travelers Cheques, and Deb t Repayment. 6540: Non-Financial Institutions - Stored Value Card Purchase/ Load	
PP	Person-to-person (P2P) Money Transfer	4829: Non-Financial Institution Wire Transfer Money Orders	P2P Money Transfer is initiated from an online banking system,

BAI Value	Category	Merchant Category Code	Requirements
		6012: Financial Institutions - Merchandise and Services	making it a bank-initiated transaction. This category is only used when both AFTs and OCTs are supported. When only AFT is supported, use the FT category.
TU	Prepaid card load or top-up	6012: Financial Institutions - Merchandise and Services 6051: Non-Financial Institutions - Foreign Currency, Liquid and Cryptocurrency Assets, Money Orders, Account Funding, Travelers Cheques, and Debt Repayment. 6540: Non-Financial Institutions - Stored Value Card Purchase/ Load	
WT	Staged Digital Wallet (SDW) Transfer	6051: Non-Financial Institutions - Foreign Currency, Liquid and Cryptocurrency Assets, Money Orders, Account Funding, Travelers Cheques, and Debt Repayment.	If the funds will be used for a high-brand risk transaction, the applicable high-brand risk MCC must be used. If the funds are used for a gambling transaction, the applicable gambling MCC must be used. If a wallet is used to purchase Liquid and Cryptocurrency assets, the applicable special condition indicator must be used. An AFT is not intended for debt repayment.

Appendix B: Sender Source

Value	Definition
01	Credit Card
02	Debit Card
03	Prepaid Card

Appendix C: Visa BAI to Mastercard TTI Mapping

Visa Business Application Identifier (BAI)	Mastercard Transaction Type Indicator (TTI) via Direct Connect
AA: Account-to-Account	C52:MoneySend Account-to-Account Transfer
BB: Business to business (Not applicable to US)	C65: MoneySend Business -to-Business Transfer
BI: Money transfer—bank-initiated (US Domestic Only)	C07: MoneySend Person-to-Person
CO: Cash out	C53: MoneySend Agent Cash Out
CP: Card bill payment	C54: MoneySend Credit Card Bill Payment
FD: Funds disbursement (general)	C55: MoneySend Business Disbursements
FT: Funds transfer	C52: MoneySend Account-to-Account Transfer
GD: Government disbursement	C56: MoneySend Government/Non–profit Disbursement
GP: Gambling Payouts	C04: Gaming Repay
LO: Loyalty and offers	C55: MoneySend Business Disbursements
MD: Merchant disbursement	C57: MoneySend Acquirer Merchant Settlement
OG: Online gambling payout	C04: Gaming Repay
PD: Payroll/pension disbursement	C55: MoneySend Business Disbursements
PP: Person to person	C07: MoneySend Person to Person

Visa Business Application Identifier (BAI)	Mastercard Transaction Type Indicator (TTI) via Direct Connect
TU: Top-up for enhanced prepaid loads (N/A for PPGS)	F64: Transfer to Own Debit or Prepaid Card Account
WT: Wallet transfer	C52: MoneySend Account-to-Account Transfer