# PIN Debit Processing

REST API Visa Platform Connect





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## PIN Debit Processing Developer Guide

This section describes how to use this guide and where to find further information.

**Audience and Purpose** This guide is written for application

> developers who want to use the Cybersource API to integrate PIN debit

processing into their order management

system.

Conventions The following 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** Visit the Cybersource documentation hub to find additional technical documentation.

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visit the Support Center:

http://support.visaacceptance.com

## Recent Revisions to This Document

25.01

This revision contains only editorial changes and no technical updates.

# VISA Platform Connect: Specifications and Conditions for Resellers/Partners

The following are specifications and conditions that apply to a Reseller/Partner enabling its merchants through Cybersource for Visa Platform Connect ("VPC") processing. Failure to meet any of the specifications and conditions below is subject to the liability provisions and indemnification obligations under Reseller/Partner's contract with Visa/Cybersource.

- Before boarding merchants for payment processing on a VPC acquirer's connection, Reseller/Partner and the VPC acquirer must have a contract or other legal agreement that permits Reseller/Partner to enable its merchants to process payments with the acquirer through the dedicated VPC connection and/or traditional connection with such VPC acquirer.
- 2. Reseller/Partner is responsible for boarding and enabling its merchants in accordance with the terms of the contract or other legal agreement with the relevant VPC acquirer.
- 3. Reseller/Partner acknowledges and agrees that all considerations and fees associated with chargebacks, interchange downgrades, settlement issues, funding delays, and other processing related activities are strictly between Reseller and the relevant VPC acquirer.
- 4. Reseller/Partner acknowledges and agrees that the relevant VPC acquirer is responsible for payment processing issues, including but not limited to, transaction declines by network/issuer, decline rates, and interchange qualification, as may be agreed to or outlined in the contract or other legal agreement between Reseller/ Partner and such VPC acquirer.

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# Introduction to PIN Debit Processing

Customers commonly use debit cards, also called ATM cards or check cards, in card-present situations. Your agreement with the debit networks determines whether the customer must provide a personal identification number (PIN).

Cybersource supports PIN debit transactions on Visa Platform Connect. PIN debit transactions are supported only in the U.S.

Debit cards are branded with debit network logos, such as STAR, NYCE, Accel, and Pulse, and often with Visa or Mastercard logos. The logos indicate that the cards are accepted wherever Visa or Mastercard are accepted and are processed through a debit or credit card network.



#### 

Issuer regulations require that you present the customer with the choice to use their debit card as a debit or credit card.

The customer chooses whether to process the card as a debit card or a credit card. In either case, the money is taken out of the customer's bank account, and the transaction is included on the customer's bank account statement. The customer does not receive a credit card bill as they would with a regular credit card.

## PIN Debit Integration

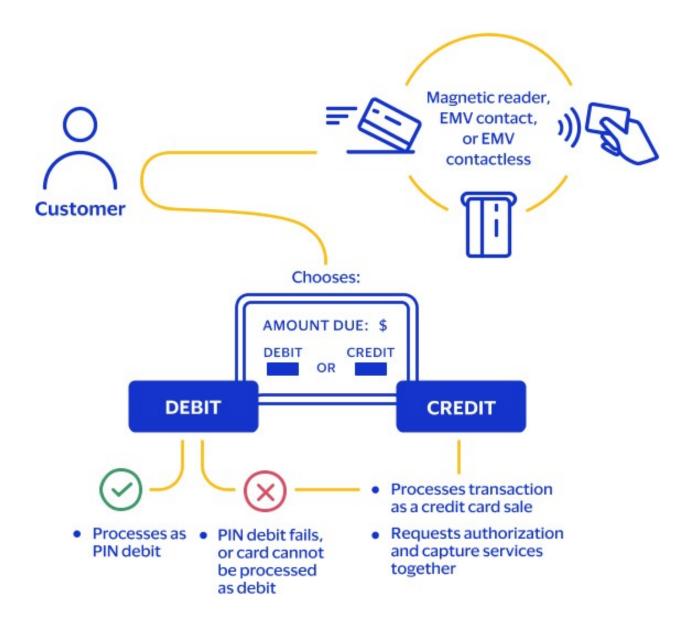
## Follow these steps to integrate PIN debit processing:

- Contact Cybersource or your acquirer to determine whether you are eligible to process PIN debit transactions. As part of this process, the debit networks might require you to complete applications.
- 2. Determine whether Cybersource or your acquirer requires any additional banking information from you.

- 3. Determine whether you must comply with any special debit network requirements when processing PIN debit transactions. For example, some networks require that you verify the customer's identity before processing the payment.
- 4. Contact customer support so that your Cybersource account can be configured for PIN debit transactions.

## PIN Debit Transactions

PIN debit transactions begin when the customer presents a PIN debit card at the payment terminal.



#### **PIN Debit Transaction Flow**

- 1. The customer swipes the card through a magnetic card reader, inserts the card into the EMV terminal (contact), or taps the card against an EMV scanner (contactless) on the terminal.
- 2. The customer chooses to process the card as a debit card or a credit card.



#### (in) Important

Issuer regulations require that you present the customer with the choice to use their debit card as a debit or credit card.

- 3. If the customer chooses the debit card option, you request the PIN debit purchase service. The transaction is routed through the debit card networks. PIN debit transactions are full-financial transactions; they are single message transactions that include an authorization and capture. As such, you do not need to request a separate capture as you would with a credit card transaction. If the PIN debit purchase service fails, you can attempt to process the card as a credit card.
- 4. If the customer chooses the credit card option, or if the card cannot be used for a PIN debit purchase, process the transaction as a credit card sale, requesting the authorization and capture services together. The transaction is routed through the credit card networks.
  Refer to the Payments Developer Guide for the REST API | Visa Platform Connect for

information about using credit card services to process debit card transactions.

- 5. If you need to refund a PIN debit purchase, use the PIN debit credit service.
- 6. To reverse a PIN debit purchase or PIN debit credit, use the PIN debit reversal service.



To request a PIN debit reversal, you must submit the request within one hour of the request that you are reversing.

## PIN Debit Network Routing

Listing your preferred network routing codes in your Business Center merchant account is an optional setting. To ensure that transactions are routed to networks in your priority order, Cybersource recommends including the **processingInformation.networkRoutingOrder** field in PIN debit requests. Set this field to the priority order of the routing networks for the transaction. When you include this field it overrides your merchant account setting. When you do not include this field in your request, Cybersource uses the list of network codes in your merchant account. For Electronic Benefit Transfer (EBT) transactions, set the **processingInformation.networkRoutingOrder** field to K. If you do not include this field in EBT requests, your merchant account must be configured with K in the first priority order for network routing.

# PIN Debit Processing Versus Credit Card Processing

You can process Visa or Mastercard branded debit cards through the credit card network by using the credit card authorization and capture services, which is the same way that you process credit card transactions.

PIN debit transactions and credit card transactions are processed differently from each other:

- For a PIN debit transaction, request only the authorization service. You are not required
  to request a capture because the authorization service authorizes the transaction and
  moves the money.
- For a credit card transaction, you receive an authorization code indicating an approval.
   For a PIN debit transaction, you do not necessarily receive an authorization code. Some processors provide an authorization code, but the code is not required in order for you to receive your money. For a PIN debit transaction, you cannot verbally obtain an authorization code from the processor or bank.

## PIN Debit Reconciliation

PIN debit purchase and credit data is added to the TC33A capture file for reconciliation purposes only. Use it to verify this information:

- Merchant ID (MID)
- Total amount
- · Approved: yes or no
- · Action code

## Track Data

PIN debit processing uses track 2 data in purchase and credit requests. When you include track data in a request using the **pointOfSaleInformation.trackData** field, the sentinels are required.

Track Data Example

:411111111111111=261210197611868000000?

## Terminal IDs

By default, your merchant account is configured to validate a default terminal ID (TID). If you want to override the default TID and send TIDs in the **pointOfSaleInformation.terminalId** request field in PIN Debit requests, contact customer support to configure your account to disable TID validation.

## **Electronic Benefit Transfer**

Public assistance programs use Electronic Benefit Transfer (EBT) payment cards to issue benefits. In the United States, common EBT benefits categories are food and cash. This feature enables you to submit purchase, credit, and reversal requests on EBT cards and vouchers. For EBT transactions, only swiped and manually keyed entry are supported. Contactless EMV transactions are not supported.



#### 

Federal law mandates that you cannot deny an EBT transaction because of technical problems such as a non-working terminal or a non-working PIN pad.

When a technical problem prevents you from initiating an EBT transaction, follow these steps:

- 1. Complete an EBT voucher transaction, which is similar to a verbal authorization.
- 2. Telephone the issuer to receive the approval information verbally.
- 3. Capture all of the approval information on one of the paper vouchers that you received with the EBT network device.
- 4. When the EBT system is back online, enter the voucher information into the EBT device to complete the transaction.

## PIN Debit Optional Features

This section describes the optional features that are available for PIN Debit processing.

## Cash Back

This feature enables a customer in a card-present situation to add a cash-back amount to the total transaction amount when using a debit card. The customer receives that amount in cash along with the purchase. For example, a customer purchasing products totaling 18.99 might ask for 20.00 cash back. They would pay a total of 38.99 (18.99 + 20.00) with their debit card and receive 20.00 in cash along with their products.



#### Important

Cash back is not supported on partial authorizations.

To use this feature, include the **orderInformation.amountDetails.cashbackAmount** field in a PIN debit purchase request.

When the cash-back amount is 0.00, do not include the orderInformation.amountDetails.cashbackAmount field.

For more information, see *PIN Debit Purchase with Contactless EMV and Cash Back* on page 23.

## **Merchant Descriptors**

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



#### **Important**

Before using merchant descriptors in your requests, check with your bank to learn whether you must pre-register your merchant descriptor information with them.

Cybersource always provides merchant descriptor information to the acquirer for all of your PIN debit purchase and PIN debit credit transactions. When you do not include a particular merchant descriptor in your PIN debit purchase or PIN debit credit request, Cybersource uses the corresponding value from your merchant account. For more information, see PIN Debit Purchase with Swiped Track Data and Merchant Descriptors on page 25.

## Merchant Descriptor Fields

You can include these merchant descriptor fields in a PIN debit purchase or PIN debit credit:

merchantInformation.merchantDescriptor.administrativeArtea's field in a

request, you must also include merchantInformation.merchantDescriptor.country.

merchantInformation.merchantDescriptor.alternateName

merchantInformation.merchantDescriptor.colfnton include this field in a

request, you must also include

merchantInformation.merchantDescriptor.administrative

merchantInformation.merchantDescriptor.locality

merchantInformation.merchantDescriptor.name

merchantInformation.merchantDescriptor.postalCode

## Merchant-Inititated Reversals

When you do not receive a response message after sending a PIN debit purchase or credit request, your request might have timed out. This feature enables you to reverse a timed-out transaction within 2 hours of the original request.

When using the merchant-initiated reversals feature, include the **clientReferenceInformation.transactionId** field in your original request for a PIN debit purchase. The value of the transaction ID must be unique for 60 days. It links your reversal request to your original request.

## Partial Authorizations

For PIN debit cards, the issuing bank can approve a partial amount if the balance on the card is less than the requested authorization amount.

Support for your processor and card type does not guarantee a partial authorization. The issuing bank decides whether or not to approve a partial amount. When the balance on a debit card or prepaid card is less than the requested authorization amount, the issuing

bank can approve a partial amount. When this happens, you can accept multiple forms of payment for the order starting with some or all of the approved amount, followed by one or more different payment methods.

You must opt in to be able to receive and capture partial authorizations. Choose one of these options:

- Call Cybersource customer support to have your merchant account enabled for partial authorizations. When you do this, all of your authorization requests are enabled for partial authorizations.
- Set the processingInformation.authorizationOptions.partialAuthIndicator field to true in a PIN debit purchase request. When you do this, only that specific transaction is enabled for partial authorization.

When your account is enabled for partial authorizations, you can disable partial authorization for a specific transaction by setting the **processingInformation.authorizationOptions.partialAuthIndicator** field to **false** in the PIN debit purchase request.

For more information, see *PIN Debit Partial Authorization with Swiped Track Data* on page 28.

## Payment Network Tokens

Payment network tokens are supported as card-present contactless transactions.

## Surcharge Fees

This feature enables you to charge the customer a surcharge fee for a PIN debit purchase or credit transaction.



#### Important

Surcharge fees are not allowed on debit or prepaid cards in the U.S.

Include the surcharge amount in the total transaction amount, and set the **orderInformation.amountDetails.surcharge.amount** field to the surcharge amount. This information is passed to the issuer and acquirer for tracking. The issuer can provide information about the surcharge amount to the customer.

When there is no surcharge fee, do not include the

orderInformation.amountDetails.surcharge.amount field in the request.

For more information, see *PIN Debit Purchase with Contactless EMV and a Surcharge Fee* on page 31.

## PIN Debit Services

This section describes how to process PIN debit transactions that use these services:

- Contactless EMV purchases
- · Swiped purchases
- Cash back
- Credits
- · Electronic Benefits Transfer (EBT) transactions:
  - · EBT cash benefit account purchases
  - EBT Supplemental Nutrition Assistance Program (SNAP) account purchases
  - EBT voucher purchases
  - EBT purchases with cash back
  - EBT credits
  - EBT reversals
- Merchant-initiated reversals
- · Partial authorizations

## PIN Debit Purchase with Contactless EMV

This section describes how to process a PIN debit purchase with contactless EMV when the customer taps the card on the terminal.

## **Endpoint**

Production: POST https://api.cybersource.com/pts/v2/payments Test: POST https://apitest.cybersource.com/pts/v2/payments

## Required Fields for a PIN Debit Purchase with Contactless EMV

clientReferenceInformation.code

clientReferenceInformation.partner.thirdPart@ybetisouncerprovides the value for this field.

clientReferenceInformation.transactionId

orderInformation.amountDetails.currency

orderInformation.amountDetails.totalAmount

paymentInformation.card.sourceAccountTypSet this field to UA.

paymentInformation.card.useAs Leave this field blank.

paymentInformation.paymentType.name Set this field to CARD.

paymentInformation.paymentType.subTypeNaSet this field to DEBIT.

pointOfSaleInformation.emv.cardSequenceNuRequired only when the card has a

sequence number configured on the EMV

chip.

pointOfSaleInformation.emv.tags

pointOfSaleInformation.entryMode Set this field to contactless.

pointOfSaleInformation.terminalCapability

pointOfSaleInformation.trackData

processingInformation.commerceIndicator Set this field to retail.

## **REST Example: PIN Debit Purchase with Contactless EMV**

Request

```
"clientReferenceInformation": {
 "code": "ABC123",
 "partner": {
  "thirdPartyCertificationNumber": "PTP1234"
},
"processingInformation": {
 "commerceIndicator": "retail",
 "networkRoutingOrder": "GUFV"
"paymentInformation": {
 "paymentType": {
  "name": "CARD",
  "subTypeName": "DEBIT"
 },
 "card": {
  "useAs": "",
  "sourceAccountType": "UA"
}
"orderInformation": {
 "amountDetails": {
```

```
"totalAmount": "24.00",
    "currency": "USD"
}

},

"pointOfSaleInformation": {
    "entryMode": "contactless",
    "terminalCapability": 4,
    "emv": {
        "tags":
        "SF33032040009505000000000009F3704518823719F100706011103A000009F26081E1756ED0E2134E29F3602001582020000
        "cardSequenceNumber": "01"
},
        "trackData": ";41111111111111=331210197611868000000?"
}
```

#### Response to a Successful Request

```
"_links": {
 "void": {
 "method": "POST",
 "href": "/pts/v2/payments/6883842752296552503964/voids"
 "self": {
 "method": "GET",
  "href": "/pts/v2/payments/6883842752296552503964"
"clientReferenceInformation": {
"code": "ABC123"
"id": "6883842752296552503964",
"orderInformation": {
"amountDetails": {
 "authorizedAmount": "24.00",
 "currency": "usd"
}
},
"processingInformation": {
"reconciliationId": "6883842752296552503964"
},
"processorInformation": {
"systemTraceAuditNumber": "109328",
"routing": {
 "network": "0000"
},
"approvalCode": "831000",
"retrievalReferenceNumber": "123456109328",
"transactionId": "00000000000000000",
"responseCode": "00"
"reconciliationId": "6883842752296552503964",
"status": "AUTHORIZED",
"submitTimeUtc": "2023-07-03T11:37:55Z"
```

## PIN Debit Purchase with Contact EMV

This section describes how to process a PIN debit purchase with contact EMV when the customer inserts the card into the terminal.

## **Endpoint**

Production: POST https://api.cybersource.com/pts/v2/payments Test: POST https://apitest.cybersource.com/pts/v2/payments

## Required Fields for a PIN Debit Purchase with Contact EMV

clientReferenceInformation.code

clientReferenceInformation.partner.thirdPartQybetisourtcerprovides the value for this field.

clientReferenceInformation.transactionId

orderInformation.amountDetails.currency

orderInformation.amountDetails.totalAmount

paymentInformation.card.sourceAccountTyp&et this field to UA.

paymentInformation.card.useAs Leave this field blank.

paymentInformation.paymentType.name Set this field to CARD.

paymentInformation.paymentType.subTypeNaSet this field to DEBIT.

pointOfSaleInformation.emv.cardSequenceNiRequired only when the card has a

sequence number configured on the EMV

chip.

pointOfSaleInformation.emv.tags

pointOfSaleInformation.encryptedKeySerialNumber

pointOfSaleInformation.encryptedPin

pointOfSaleInformation.entryMode Set this field to contactless.

pointOfSaleInformation.pinBlockEncodingForSettthis field to 1.

pointOfSaleInformation.terminalCapability

pointOfSaleInformation.trackData

processingInformation.commerceIndicator Set this field to retail.

## **REST Example: PIN Debit Purchase with Contact EMV**

Request

{

```
"clientReferenceInformation": {
  "code": "ABC123",
  "partner": {
   "thirdPartyCertificationNumber": "PTP1234"
 },
 "processingInformation": {
  "commerceIndicator": "retail",
  "networkRoutingOrder": "VMHF"
 "paymentInformation": {
  "paymentType": {
   "name": "CARD",
   "subTypeName": "DEBIT"
  "card": {
   "useAs": "",
   "sourceAccountType": "UA"
 }
 },
 "orderInformation": {
  "amountDetails": {
   "totalAmount": "202.00",
   "currency": "USD"
 "pointOfSaleInformation": {
  "terminalId": "12345678",
  "entryMode": "contact",
  "terminalCapability": 4,
  "emv": {
   "tags":
"9F330320400095050000000000009F3704518823719F100706011103A0000009F26081E1756ED0E2134E29F3602001582020000
   "cardSequenceNumber": "01"
  },
  "trackData": ";41111111111111=331210197611868000000?",
  "pinBlockEncodingFormat": "0",,
  "encryptedPin": "5D5FA5E5B448F33B",
  "encryptedKeySerialNumber": "FFFF1B1D140000200001"
}
```

#### Response to a Successful Request

```
{
  "_links": {
    "void": {
        "method": "POST",
        "href": "/pts/v2/payments/7012752230096541604951/voids"
    },
        "self": {
        "method": "GET",
        "href": "/pts/v2/payments/7012752230096541604951"
    }
},
    "clientReferenceInformation": {
```

```
"code": "ABC123"
"id": "7012752230096541604951",
"orderInformation": {
"amountDetails": {
 "authorizedAmount": "202.00",
 "currency": "usd"
}
},
"processingInformation": {
"reconciliationId": "7012752230096541604951"
"processorInformation": {
"systemTraceAuditNumber": "141924",
"routing": {
 "network": "0000"
"approvalCode": "831000",
"retrievalReferenceNumber": "123456141924",
"transactionId": "00000000000000000",
"responseCode": "00"
"reconciliationId": "7012752230096541604951",
"status": "AUTHORIZED",
"submitTimeUtc": "2023-11-29T16:27:03Z"
"_links": {
"void": {
 "method": "POST",
 "href": "/pts/v2/payments/6883842752296552503964/voids"
"self": {
 "method": "GET",
  "href": "/pts/v2/payments/6883842752296552503964"
},
"clientReferenceInformation": {
"code": "ABC123"
"id": "6883842752296552503964",
"orderInformation": {
"amountDetails": {
 "authorizedAmount": "24.00",
  "currency": "usd"
"processingInformation": {
"reconciliationId": "6883842752296552503964"
"processorInformation": {
 "systemTraceAuditNumber": "109328",
 "routing": {
  "network": "0000"
 "approvalCode": "831000",
```

```
"retrievalReferenceNumber": "123456109328",
    "transactionId": "0000000000000000",
    "responseCode": "00"
},
    "reconciliationId": "6883842752296552503964",
    "status": "AUTHORIZED",
    "submitTimeUtc": "2023-07-03T11:37:55Z"
}
```

# PIN Debit Purchase with Contactless EMV and Cash Back

This section describes how to process a PIN debit purchase with contactless EMV and cash back.

## Field Specific to This Use Case

This API field is specific to this use case:

orderInformation.amountDetails.cashbackAmount

#### **Endpoint**

Production: POST https://api.cybersource.com/pts/v2/payments Test: POST https://apitest.cybersource.com/pts/v2/payments

## Required Fields for a PIN Debit Purchase with Contactless EMV and Cash Back

clientReferenceInformation.code

clientReferenceInformation.partner.thirdPartQybetisouricerprovides the value for this field.

clientReferenceInformation.transactionId

orderInformation.amountDetails.cashbackAmount

orderInformation.amountDetails.currency

orderInformation.amountDetails.totalAmount

paymentInformation.card.sourceAccountTypSet this field to UA.

paymentInformation.card.useAs Leave this field blank.

paymentInformation.paymentType.name Set this field to CARD.

paymentInformation.paymentType.subTypeNaSet this field to DEBIT.

pointOfSaleInformation.emv.cardSequenceNiRequired only when the card has a sequence number configured on the EMV chip.

pointOfSaleInformation.emv.tags

pointOfSaleInformation.entryMode

Set this field to contactless.

pointOfSaleInformation.terminalCapability

pointOfSaleInformation.trackData

processingInformation.commerceIndicator Set this field to retail.

## REST Example: PIN Debit Purchase with Contactless EMV and Cash Back

Request

```
"clientReferenceInformation": {
 "code": "ABC123",
 "partner": {
  "thirdPartyCertificationNumber": "PTP1234"
},
"processingInformation": {
 "commerceIndicator": "retail",
 "networkRoutingOrder": "GUFV"
'paymentInformation": {
 "paymentType": {
  "name": "CARD",
  "subTypeName": "DEBIT"
 "card": {
  "useAs": "".
  "sourceAccountType": "UA"
},
"orderInformation": {
 "amountDetails": {
  "totalAmount": "204.00",
  "currency": "USD",
  "cashbackAmount": "45.00"
}
},
"pointOfSaleInformation": {
 "entryMode": "contactless",
 "terminalCapability": 4,
 "emv": {
  "tags":
"9F33032040009505000000000009F3704518823719F100706011103A0000009F26081E1756ED0E2134E29F3602001582020000
  "cardSequenceNumber": "01"
 },
 "trackData": ";411111111111111=331210197611868000000?"
```

```
}
}
```

Response to a Successful Request

```
"_links": {
"void": {
 "method": "POST",
 "href": "/pts/v2/payments/6883842752296552503955/voids"
 "self": {
  "method": "GET",
 "href": "/pts/v2/payments/6883842752296552503955"
"clientReferenceInformation": {
"code": "ABC123"
"id": "6883842752296552503955",
"orderInformation": {
"amountDetails": {
 "authorizedAmount": "204.00",
  "currency": "usd"
"processingInformation": {
"reconciliationId": "6883842752296552503955"
"processorInformation": {
"systemTraceAuditNumber": "109328",
 "routing": {
 "network": "0000"
 "approvalCode": "831000",
"retrievalReferenceNumber": "123456109328",
"transactionId": "000000000000000000",
"responseCode": "00"
"reconciliationId": "6883842752296552503955",
"status": "AUTHORIZED",
"submitTimeUtc": "2023-07-03T11:37:55Z"
```

# PIN Debit Purchase with Swiped Track Data and Merchant Descriptors

This section describes how to process a PIN debit purchase with swiped track data and merchant descriptors.

## Fields Specific to This Use Case

These optional API request fields are specific to this use case:

merchantInformation.merchantDescriptor.administrativeArea merchantInformation.merchantDescriptor.alternateName merchantInformation.merchantDescriptor.country merchantInformation.merchantDescriptor.locality merchantInformation.merchantDescriptor.name

## Endpoint

Production: POST https://api.cybersource.com/pts/v2/payments Test: POST https://apitest.cybersource.com/pts/v2/payments

## Required Fields for a PIN Debit Purchase with Swiped Track Data and Merchant Descriptors

clientReferenceInformation.code

clientReferenceInformation.partner.thirdPartQybetisouricerprovides the value for this field.

orderInformation.amountDetails.currency

orderInformation.amountDetails.totalAmount

paymentInformation.card.sourceAccountTypSet this field to UA.

paymentInformation.card.useAs Leave this field blank.

paymentInformation.paymentType.name Set this field to CARD.

paymentInformation.paymentType.subTypeNaSet this field to DEBIT.

pointOfSaleInformation.encryptedKeySerialNumber

pointOfSaleInformation.encryptedPin

pointOfSaleInformation.entryMode Set this field to swiped.

pointOfSaleInformation.pinBlockEncodingForSettthis field to 1.

pointOfSaleInformation.terminalCapability

pointOfSaleInformation.trackData

processingInformation.commerceIndicator Set this field to retail.

## REST Example: PIN Debit Purchase with Swiped Track Data and Merchant Descriptors

Request

```
"clientReferenceInformation": {
  "code": "ABC1234",
  "partner": {
   "thirdPartyCertificationNumber": "PTP1234"
 "processingInformation": {
  "commerceIndicator": "retail",
  "networkRoutingOrder": "GUFV"
 "paymentInformation": {
  "paymentType": {
   "name": "CARD",
   "subTypeName": "DEBIT"
  "card": {
   "useAs": "".
   "sourceAccountType": "UA"
 }
 "orderInformation": {
  "amountDetails": {
   "totalAmount": "202.00",
   "currency": "USD"
 }
 "merchantInformation": {
  "merchantDescriptor": {
   "name": "John Smith",
   "alternateName": "ABC Limited",
   "locality": "Austin",
   "country": "United States",
   "administrativeArea": "AL"
 "pointOfSaleInformation": {
  "entryMode": "swiped",
  "terminalCapability": 4,
  "trackData": "%B41111111111111111^JONES/JONES
^33121019761100008680000000?;411111111111111=331210197611868000000?",
  "pinBlockEncodingFormat": 1,
  "encryptedPin": "52F20658C04DB351",
  "encryptedKeySerialNumber": "FFFF1B1D1400000000005"
}
```

Response to a Successful Request

```
{
```

```
"_links": {
 "void": {
 "method": "POST",
  "href": "/pts/v2/payments/6883842752296552503995/voids"
 },
 "self": {
 "method": "GET",
  "href": "/pts/v2/payments/6883842752296552503995"
"clientReferenceInformation": {
 "code": "ABC123"
"id": "6883842752296552503995",
"orderInformation": {
 "amountDetails": {
  "authorizedAmount": "24.00",
  "currency": "usd"
}
},
"processingInformation": {
 "reconciliationId": "6883842752296552503995"
"processorInformation": {
 "systemTraceAuditNumber": "109328",
 "routing": {
  "network": "0000"
 },
 "approvalCode": "831000",
 "retrievalReferenceNumber": "123456109328",
 "transactionId": "000000000000000000000",
 "responseCode": "00"
"reconciliationId": "6883842752296552503995",
"status": "AUTHORIZED",
"submitTimeUtc": "2023-07-03T11:37:55Z"
```

# PIN Debit Partial Authorization with Swiped Track Data

This section describes how to process a PIN debit partial authorization with swiped track data.

## Fields Specific to This Use Case

This API request field is specific to this use case:

processingInformation.authorizationOptions.Set tihis field toctrue:

## **Endpoint**

Production: POST https://api.cybersource.com/pts/v2/payments Test: POST https://apitest.cybersource.com/pts/v2/payments

## Required Fields for a Swiped PIN Debit Partial Authorization

clientReferenceInformation.code

clientReferenceInformation.partner.thirdPartQybetisouricerprovides the value for this field.

orderInformation.amountDetails.currency

orderInformation.amountDetails.totalAmount

paymentInformation.card.sourceAccountTypSet this field to UA.

paymentInformation.card.useAs Leave this field blank.

paymentInformation.paymentType.name Set this field to CARD.

paymentInformation.paymentType.subTypeNaSet this field to DEBIT.

pointOfSaleInformation.encryptedKeySerialNumber

pointOfSaleInformation.encryptedPin

pointOfSaleInformation.entryMode Set this field to swiped.

pointOfSaleInformation.pinBlockEncodingForSettthis field to 1.

pointOfSaleInformation.terminalCapability

pointOfSaleInformation.trackData

processingInformation.authorizationOptions.Set tihis field toctrue:

processingInformation.commerceIndicator Set this field to retail.

## REST Example: PIN Debit Partial Authorization with Swiped Track Data

Request

```
{
  "clientReferenceInformation": {
    "code": "ABC1234",
    "partner": {
        "thirdPartyCertificationNumber": "PTP1234"
    }
},
    "processingInformation": {
        "commerceIndicator": "retail",
        "networkRoutingOrder": "GUFV",
        "authorizationOptions": {
            "partialAuthIndicator": "true"
        }
}
```

```
"paymentInformation": {
  "paymentType": {
   "name": "CARD",
   "subTypeName": "DEBIT"
  "card": {
   "useAs": "".
   "sourceAccountType": "UA"
 "orderInformation": {
  "amountDetails": {
   "totalAmount": "202.00",
   "currency": "USD"
 "merchantInformation": {
  "merchantDescriptor": {
   "name": "John Smith",
   "alternateName": "ABC Limited",
   "locality": "Austin",
   "country": "United States",
   "administrativeArea": "AL"
 },
 "pointOfSaleInformation": {
  "entryMode": "swiped",
  "terminalCapability": "4",
  "trackData": "%B41111111111111111^JONES/JONES
^331210197611000008680000000?;411111111111111=331210197611868000000?",
  "pinBlockEncodingFormat": 1,
  "encryptedPin": "52F20658C04DB351",
  "encryptedKeySerialNumber": "FFFF1B1D1400000000005"
}
```

#### Response to a Successful Request

```
"authorizedAmount": "150.00",
    "currency": "usd"
}
},
"processingInformation": {
    "reconciliationId": "6886788570426450204953"
},
"processorInformation": {
    "systemTraceAuditNumber": "111888",
    "routing": {
        "network": "0000"
},
    "approvalCode": "831000",
    "retrievalReferenceNumber": "123456111888",
    "transactionId": "0000000000000000",
    "responseCode": "10"
},
"reconciliationId": "6886788570426450204953",
    "status": "AUTHORIZED",
    "submitTimeUtc": "2023-07-06T21:27:37Z"
}
```

# PIN Debit Purchase with Contactless EMV and a Surcharge Fee

This section describes how to process a EMV PIN debit purchase with contactless EMV and a surcharge fee.

## Field Specific to This Use Case

This API request field is specific to this use case:

orderInformation.amountDetails.surcharge.amount

## **Endpoint**

Production: POST https://api.cybersource.com/pts/v2/payments Test: POST https://apitest.cybersource.com/pts/v2/payments

## Required Fields for a PIN Debit Purchase with Contactless EMV and a Surcharge Fee

clientReferenceInformation.code

clientReferenceInformation.partner.thirdPart@ybetisouncerprovides the value for this field.

clientReferenceInformation.transactionId orderInformation.amountDetails.currency

```
orderInformation.amountDetails.surcharge.amount
```

orderInformation.amountDetails.totalAmount

paymentInformation.card.sourceAccountTypSet this field to UA.

paymentInformation.card.useAs Leave this field blank.

paymentInformation.paymentType.name Set this field to CARD.

paymentInformation.paymentType.subTypeNaSet this field to DEBIT.

pointOfSaleInformation.emv.cardSequenceNiRequired only when the card has a

sequence number configured on the EMV

chip.

pointOfSaleInformation.emv.tags

pointOfSaleInformation.entryMode Set this field to contactless.

pointOfSaleInformation.terminalCapability

pointOfSaleInformation.trackData

processingInformation.commerceIndicator Set this field to retail.

## REST Example: PIN Debit Purchase with Contactless EMV and a Surcharge Fee

Request

```
"clientReferenceInformation": {
 "code": "ABC123",
 "partner": {
  "thirdPartyCertificationNumber": "PTP1234"
},
"processingInformation": {
 "commerceIndicator": "retail",
 "networkRoutingOrder": "GUFV"
 },
"paymentInformation": {
 "paymentType": {
  "name": "CARD",
  "subTypeName": "DEBIT"
 },
 "card": {
  "useAs": "",
  "sourceAccountType": "UA"
},
"orderInformation": {
 "amountDetails": {
  "totalAmount": "24.00",
  "currency": "USD",
```

```
"surcharge": {
    "amount": "-20.00"
}
}

pointOfSaleInformation": {
    "entryMode": "contactless",
    "terminalCapability": 4,
    "emv": {
        "tags":
        "9F33032040009505000000000099F3704518823719F100706011103A0000009F26081E1756ED0E2134E29F3602001582020000
        "cardSequenceNumber": "01"
},
        "trackData": ";41111111111111=33121019761186800000?"
}
```

#### Response to a Successful Request

```
"_links": {
"void": {
 "method": "POST",
 "href": "/pts/v2/payments/6883842752296552503964/voids"
"self": {
 "method": "GET",
  "href": "/pts/v2/payments/6883842752296552503964"
}
"clientReferenceInformation": {
"code": "ABC123"
"id": "6883842752296552503964",
"orderInformation": {
"amountDetails": {
 "authorizedAmount": "24.00",
  "currency": "usd"
"processingInformation": {
"reconciliationId": "6883842752296552503964"
"processorInformation": {
 "systemTraceAuditNumber": "109328",
 "routing": {
 "network": "0000"
 "approvalCode": "831000",
"retrievalReferenceNumber": "123456109328",
"transactionId": "00000000000000000",
"responseCode": "00"
"reconciliationId": "6883842752296552503964",
"status": "AUTHORIZED",
"submitTimeUtc": "2023-07-03T11:37:55Z"
```

## PIN Debit Balance Inquiry with Contactless **EMV**

This section describes how to process a PIN debit balance inquiry with contactless EMV.

## Fields Specific to This Use Case

This API request field and value is specific to this use case:

These API response fields are returned in this use case:

paymentInformation.accountFeatures.accountType paymentInformation.accountFeatures.balanceAmount paymentInformation.accountFeatures.balanceAmountType paymentInformation.accountFeatures.balanceSign

paymentInformation.accountFeatures.currency

clientReferenceInformation.code

## **Endpoint**

Production: POST https://api.cybersource.com/pts/v2/payments Test: POST https://apitest.cybersource.com/pts/v2/payments

## Required Fields for a PIN Debit Balance Inquiry with Contactless **EMV**

clientReferenceInformation.partner.thirdPartyCertificationNumber clientReferenceInformation.transactionId merchantInformation.merchantDescriptor.postalCode merchantInformation.transactionLocalDateTime orderInformation.amountDetails.currency orderInformation.amountDetails.totalAmountSet this field to 0.00.

paymentInformation.card.sourceAccountTypSet this field to UA.

Leave this field blank. paymentInformation.card.useAs

paymentInformation.paymentType.name Set this field to CARD.

paymentInformation.paymentType.subTypeNaSet this field to DEBIT.

pointOfSaleInformation.emv.cardSequenceNiRequired only when the card has a sequence number configured on the EMV chip.

pointOfSaleInformation.emv.tags

pointOfSaleInformation.entryMode

Set this field to contactless.

pointOfSaleInformation.terminalCapability

pointOfSaleInformation.trackData

processingInformation.authorizationOptions.Setathis field to true.

processingInformation.commerceIndicator Set this field to retail.



#### Important

When relaxed requirements for address data and the expiration date are being used, not all fields in this list are required. It is your responsibility to determine whether your account is enabled to use this feature and which fields are required. For details about relaxed requirements, see *Relaxed Requirements for Address Data and Expiration Date in Payment Transactions*.

## REST Example: PIN Debit Balance Inquiry with Contactless EMV

Request

```
"clientReferenceInformation": {
 "code": "ABC123",
 "partner": {
  "thirdPartyCertificationNumber": "PTP1234"
"processingInformation": {
"commerceIndicator": "retail".
 "authorizationOptions": {
  "balanceInquiry": "true"
},
"paymentInformation": {
 "paymentType": {
 "name": "CARD",
  "subTypeName": "DEBIT"
 "card": {
 "useAs": "".
  "sourceAccountType": "UA"
"merchantInformation": {
 "transactionLocalDateTime": "20200323103021"
"orderInformation": {
```

```
"amountDetails": {
    "totalAmount": "0.00",
    "currency": "USD"
    }
},
"pointOfSaleInformation": {
    "entryMode": "contactless",
    "terminalCapability": 4,
    "emv": {
        "tags":
        "9F33032040009505000000000009F3704518823719F100706011103A0000009F26081E1756ED0E2134E29F3602001582020000
        "cardSequenceNumber": "01"
        },
        "trackData": ";41111111111111=33121019761186800000?"
    }
}
```

#### Response to a Successful Request

```
"_links": {
 "void": {
  "method": "POST",
  "href": "/pts/v2/payments/6898513109826580904004/voids"
 "self": {
  "method": "GET",
  "href": "/pts/v2/payments/6898513109826580904004"
}
"clientReferenceInformation": {
"code": "ABC123"
"id": "6898513109826580904004",
"orderInformation": {
 "amountDetails": {
  "authorizedAmount": "0.00",
  "currency": "usd"
"paymentInformation": {
 "accountFeatures": {
  "balances": [
    "amountType": "02",
    "amount": "+20.00",
    "accountType": "00",
    "currency": "usd"
"processingInformation": {
 "reconciliationId": "6898513109826580904004"
},
```

```
"processorInformation": {
    "systemTraceAuditNumber": "191877",
    "routing": {
        "network": "0000"
    },
    "approvalCode": "831000",
        "retrievalReferenceNumber": "123456191877",
        "transactionId": "016153570198200",
        "responseCode": "00"
    },
    "reconciliationId": "6898513109826580904004",
    "status": "AUTHORIZED",
    "submitTimeUtc": "2023-07-20T11:08:31Z"
    }
```

## PIN Debit Balance Inquiry with Swiped Track Data

This section describes how to process a PIN debit balance inquiry with swiped track data.

#### Fields Specific to This Use Case

This API request field and value is specific to this use case:

processingInformation.authorizationOptions. Setathis line lain to true.

These API response fields are returned in this use case:

paymentInformation.accountFeatures.accountType
paymentInformation.accountFeatures.balanceAmount
paymentInformation.accountFeatures.balanceAmountType
paymentInformation.accountFeatures.balanceSign
paymentInformation.accountFeatures.currency

#### **Endpoint**

Production: POST https://api.cybersource.com/pts/v2/payments Test: POST https://apitest.cybersource.com/pts/v2/payments

# Required Fields for a PIN Debit Balance Inquiry with Swiped Track Data

clientReferenceInformation.code clientReferenceInformation.partner.thirdPartyCertificationNumber clientReferenceInformation.transactionId merchantInformation.merchantDescriptor.postalCode merchantInformation.transactionLocalDateTime orderInformation.amountDetails.currency orderInformation.amountDetails.totalAmountSet this field to 0.00. paymentInformation.card.sourceAccountTypSet this field to UA. Leave this field blank. paymentInformation.card.useAs paymentInformation.paymentType.name Set this field to CARD. paymentInformation.paymentType.subTypeNaSet this field to DEBIT. pointOfSaleInformation.encryptedKeySerialNumber pointOfSaleInformation.encryptedPin pointOfSaleInformation.entryMode Set this field to swiped. pointOfSaleInformation.pinBlockEncodingForSettthis field to 1. pointOfSaleInformation.terminalCapability pointOfSaleInformation.trackData processingInformation.authorizationOptions.Setathis field to true. processingInformation.commerceIndicator Set this field to retail.



#### (in) Important

When relaxed requirements for address data and the expiration date are being used, not all fields in this list are required. It is your responsibility to determine whether your account is enabled to use this feature and which fields are required. For details about relaxed requirements, see Relaxed Requirements for Address Data and Expiration Date in Payment Transactions.

#### REST Example: PIN Debit Balance Inquiry with Swiped Track Data

```
"clientReferenceInformation": {
"code": "ABC123",
"partner": {
  "thirdPartyCertificationNumber": "PTP1234"
"processingInformation": {
"commerceIndicator": "retail",
"authorizationOptions": {
 "balanceInquiry": "true"
"merchantInformation": {
```

```
"transactionLocalDateTime": "20200323103021"
 },
 "orderInformation": {
  "amountDetails": {
  "totalAmount": "0.00",
   "currency": "USD"
 }
 },
 "paymentInformation": {
  "paymentType": {
  "name": "CARD",
   "subTypeName": "DEBIT"
  },
  "card": {
  "useAs": "".
  "sourceAccountType": "UA"
 "pointOfSaleInformation": {
  "entryMode": "swiped",
  "terminalCapability": 4,
  "pinBlockEncodingFormat": 1,
  "encryptedPin": "52F20658C04DB351",
  "encryptedKeySerialNumber": "FFFF1B1D1400000000005",
  ^31121019761100008680000000?;411111111111111=331210197611868000000?"
}
}
```

```
"_links": {
 "void": {
  "method": "POST",
  "href": "/pts/v2/payments/6879489725216492803092/voids"
 "self": {
  "method": "GET",
  "href": "/pts/v2/payments/6879489725216492803092"
},
"clientReferenceInformation": {
"code": "987654321"
"id": "6879489725216492803092",
"orderInformation": {
 "amountDetails": {
  "authorizedAmount": "0.00",
  "currency": "usd"
}
"paymentInformation": {
 "accountFeatures": {
  "balances": [
```

```
"amountType": "02",
    "amount": "+20.00",
   "accountType": "00",
    "currency": "usd"
"processingInformation": {
"reconciliationId": "6879489725216492803092"
"processorInformation": {
"systemTraceAuditNumber": "837760",
"routing": {
 "network": "0000"
"approvalCode": "831000",
"retrievalReferenceNumber": "123456837760",
"transactionId": "016153570198200",
"responseCode": "00"
"reconciliationId": "6879489725216492803092",
"status": "AUTHORIZED",
"submitTimeUtc": "2023-06-28T10:42:52Z"
```

## PIN Debit Credit with Swiped Track Data

This section describes how to process a PIN debit credit with swiped track data.

#### **Endpoint**

Production: POST https://api.cybersource.com/pts/v2/credits/ Test: POST https://apitest.cybersource.com/pts/v2/credits/

#### Required Fields for a PIN Debit Credit with Swiped Track Data

clientReferenceInformation.code

clientReferenceInformation.partner.thirdPart@ybetisouncerprovides the value for this field.

orderInformation.amountDetails.currency

orderInformation.amountDetails.totalAmount

paymentInformation.card.sourceAccountTypSet this field to UA.

paymentInformation.card.useAs Leave this field blank.

paymentInformation.paymentType.name Set this field to CARD.

paymentInformation.paymentType.subTypeNaSet this field to DEBIT.

pointOfSaleInformation.entryMode Set this field to swiped.

pointOfSaleInformation.terminalCapability

pointOfSaleInformation.trackData

processingInformation.commerceIndicator Set this field to retail.

#### **REST Example: PIN Debit Credit with Swiped Track Data**

Request

```
"clientReferenceInformation": {
  "code": "Pin Debit Credit Swiped Track Data",
  "partner": {
   "thirdPartyCertificationNumber": "PTP1234"
 "processingInformation": {
  "commerceIndicator": "retail",
  "networkRoutingOrder": "GUFV"
 "paymentInformation": {
  "paymentType": {
   "name": "CARD",
   "subTypeName": "DEBIT"
  },
  "card": {
   "useAs": "",
   "sourceAccountType": "UA"
 "orderInformation": {
  "amountDetails": {
   "totalAmount": "202.00",
   "currency": "USD"
 }
 "pointOfSaleInformation": {
  "entryMode": "swiped",
  "terminalCapability": 4,
  "trackData": "%B41111111111111111^JONES/JONES
^33121019761100008680000000?;411111111111111=331210197611868000000?"
}
}
```

```
{
    "_links": {
        "void": {
        "method": "POST",
        "href": "/pts/v2/credits/6886766930876811204951/voids"
```

```
"self": {
 "method": "GET",
 "href": "/pts/v2/credits/6886766930876811204951"
"clientReferenceInformation": {
"code": "ABC1234"
"creditAmountDetails": {
"currency": "usd",
"creditAmount": "202.00"
"id": "6886766930876811204951",
"orderInformation": {
"amountDetails": {
  "currency": "usd"
"processingInformation": {
"reconciliationId": "6886766930876811204951"
"processorInformation": {
"systemTraceAuditNumber": "120775",
"routing": {
 "network": "0000"
"approvalCode": "831000",
"retrievalReferenceNumber": "123456120775",
"transactionId": "000000000000000000",
"responseCode": "00"
"reconciliationId": "6886766930876811204951",
"status": "AUTHORIZED",
"submitTimeUtc": "2023-06-22T15:50:58Z"
```

## PIN Debit Credit with Contactless EMV

This section describes how to process a PIN debit credit with contactless EMV.

#### **Endpoint**

Production: POST https://api.cybersource.com/pts/v2/credits/ Test: POST https://apitest.cybersource.com/pts/v2/credits/

### Required Fields for a PIN Debit Credit with Contactless EMV

clientReferenceInformation.code

clientReferenceInformation.partner.thirdPart@ybetisouncerprovides the value for this field.

```
orderInformation.amountDetails.currency
```

orderInformation.amountDetails.totalAmount

paymentInformation.card.sourceAccountTypSet this field to UA.

paymentInformation.card.useAs Leave this field blank.

paymentInformation.paymentType.name Set this field to CARD.

paymentInformation.paymentType.subTypeNaSet this field to DEBIT.

 ${\bf pointOfSaleInformation.emv.cardSequence} {\bf N} {\bf Required} \ only \ when \ the \ card \ has \ a$ 

sequence number configured on the  $\ensuremath{\mathsf{EMV}}$ 

chip.

pointOfSaleInformation.emv.tags

pointOfSaleInformation.entryMode S

Set this field to contactless.

pointOfSaleInformation.terminalCapability

pointOfSaleInformation.trackData

processingInformation.commerceIndicator Set this field to retail.

#### **REST Example: PIN Debit Credit with Contactless EMV**

```
"clientReferenceInformation": {
 "code": "ABC1234",
 "partner": {
  "thirdPartyCertificationNumber": "PTP1234"
},
"processingInformation": {
 "commerceIndicator": "retail",
 "networkRoutingOrder": "GUFV"
"paymentInformation": {
 "paymentType": {
  "name": "CARD",
  "subTypeName": "DEBIT"
 "card": {
  "useAs": "",
  "sourceAccountType": "UA"
},
"orderInformation": {
 "amountDetails": {
  "totalAmount": "202.00",
  "currency": "USD"
}
"pointOfSaleInformation": {
```

```
"_links": {
 "void": {
 "method": "POST",
  "href": "/pts/v2/credits/6886766930876811204951/voids"
 "self": {
  "method": "GET",
  "href": "/pts/v2/credits/6886766930876811204951"
"clientReferenceInformation": {
 "code": "ABC1234"
},
"creditAmountDetails": {
 "currency": "usd",
 "creditAmount": "202.00"
"id": "6886766930876811204951",
"orderInformation": {
 "amountDetails": {
  "currency": "usd"
}
"processingInformation": {
 "reconciliationId": "6886766930876811204951"
"processorInformation": {
 "systemTraceAuditNumber": "120775",
 "routing": {
  "network": "0000"
 "approvalCode": "831000",
 "retrievalReferenceNumber": "123456120775",
 "transactionId": "000000000000000000",
 "responseCode": "00"
},
"reconciliationId": "6886766930876811204951",
"status": "AUTHORIZED",
"submitTimeUtc": "2023-06-22T15:50:58Z"
```

## Reverse a PIN Debit Purchase or Credit

This section describes how to request a merchant-initiated reversal for a PIN debit purchase or credit when you do not receive a response message for your original transaction request.

Send the merchant-initiated reversal request to the voids endpoint.

#### Endpoint

Production: POST https://api.cybersource.com/pts/v2/payments/{id}/voids Test: POST https://apitest.cybersource.com/pts/v2/payments/{id}/voids The {id} is the transaction ID returned in the purchase response.

#### Required Fields to Reverse a PIN Debit Purchase or Credit

clientReferenceInformation.code

clientReferenceInformation.transactionId

clientReferenceInformation.partner.thirdPartQybetisouricerprovides the value for this field.

orderInformation.amountDetails.currency

orderInformation.amountDetails.totalAmount

paymentInformation.card.sourceAccountTyp&et this field to UA.

paymentInformation.card.useAs

Leave this field blank.

paymentInformation.paymentType.name

Set this field to CARD.

paymentInformation.paymentType.subTypeNaSet this field to DEBIT.

#### REST Example: Reverse a PIN Debit Purchase or Credit

```
{
  "clientReferenceInformation": {
    "code": "ABC1234",
    "transactionId": "2759375893",
    "partner": {
        "thirdPartyCertificationNumber": "PTP1234"
      }
},
  "orderInformation": {
      "amountDetails": {
        "totalAmount": "202.00",
        "currency": "USD"
      }
},
  "paymentInformation": {
```

```
"paymentType": {
    "name": "CARD",
    "subTypeName": "DEBIT"
    },
    "card": {
        "useAs": "",
        "sourceAccountType": "UA"
    }
}
```

```
"_links": {
    "self": {
      "method": "GET",
      "href": "/pts/v2/payments/6869126948216005803117"
  },
  "clientReferenceInformation": {
    "code": "ABC1234",
    "transactionId": "2759375893"
  "id": "6869126948216005803117",
  "orderInformation": {
    "amountDetails": {
      "currency": "usd"
  "processorInformation": {
    "retrievalReferenceNumber": "123456827618",
    "responseCode": "00"
  "reconciliationId": "6869126890096005703117",
  "status": "REVERSED",
  "submitTimeUtc": "2023-06-16T10:51:35Z",
  "voidAmountDetails": {
    "currency": "usd",
    "voidAmount": "202.00"
 }
}
```

## PIN Debit EBT Purchase with a SNAP Voucher

This section describes how to process a PIN debit EBT purchase with a SNAP voucher.

#### Fields Specific to This Use Case

These API request fields and values are specific to this use case:

processingInformation.electronicBenefitsTraSetethis field to FOOD.

processingInformation.electronicBenefitsTransfer.voucherSerialNumber processingInformation.purchaseOptions.isEl&erthisfieldeftistrue

#### Endpoint

Production: POST https://api.cybersource.com/pts/v2/payments Test: POST https://apitest.cybersource.com/pts/v2/payments

#### Required Fields for a PIN Debit EBT Purchase with a SNAP Voucher

clientReferenceInformation.code

clientReferenceInformation.partner.thirdPartQybetisourtcerprovides the value for this field.

orderInformation.amountDetails.currency

orderInformation.amountDetails.totalAmount

paymentInformation.card.expirationMonth

paymentInformation.card.expirationYear

paymentInformation.card.number

paymentInformation.card.sourceAccountTyp&et this field to UA.

paymentInformation.card.useAs Leave this field blank.

paymentInformation.paymentType.name Set this field to CARD.

paymentInformation.paymentType.subTypeNaSet this field to DEBIT.

pointOfSaleInformation.entryMode Set this field to keyed.

pointOfSaleInformation.terminalCapability

pointOfSaleInformation.trackData

processingInformation.commerceIndicator Set this field to retail.

processingInformation.electronicBenefitsTraSefethis field to FOOD.

processing Information. electronic Benefits Transfer. voucher Serial Number

processingInformation.purchaseOptions.isElect this lie to true sfer

#### REST Example: PIN Debit EBT Purchase with a SNAP Voucher

```
{
  "clientReferenceInformation": {
    "code": "ABCD123",
    "partner": {
    "thirdPartyCertificationNumber": "PTP1234"
    }
},
```

```
"processingInformation": {
  "commerceIndicator": "retail",
  "purchaseOptions": {
   "isElectronicBenefitsTransfer": "true"
  "electronicBenefitsTransfer": {
   "category": "FOOD",
   "voucherSerialNumber": "123451234512345"
  "networkRoutingOrder": "K"
  },
 },
 "paymentInformation": {
  "card": {
   "number": "4012xxxxxxxxxxxxx,",
   "expirationMonth": "12",
   "expirationYear": "25",
   "useAs": "",
   "sourceAccountType": "UA"
  "paymentType": {
   "name": "CARD",
   "subTypeName": "DEBIT"
 "orderInformation": {
  "amountDetails": {
   "totalAmount": "103.00",
   "currency": "USD"
 }
 "pointOfSaleInformation": {
  "entryMode": "keyed",
  "terminalCapability": "4",
  "trackData": "%B41111111111111111^JONES/JONES
^31121019761100008680000000?;411111111111111=331210197611868000000?"
}
}
```

```
{
"_links": {
    "void": {
        "method": "POST",
        "href": "/pts/v2/payments/6898886939816860704951/voids"
    },
    "self": {
        "method": "GET",
        "href": "/pts/v2/payments/6898886939816860704951"
    }
},
    "clientReferenceInformation": {
    "code": "ABCD123"
    },
    "id": "6898886939816860704951",
```

```
"orderInformation": {
 "amountDetails": {
 "authorizedAmount": "103.00",
  "currency": "usd"
},
"processingInformation": {
 "reconciliationId": "6898886939816860704951"
"processorInformation": {
"systemTraceAuditNumber": "110391",
 "routing": {
  "network": "0029"
},
 "approvalCode": "831000",
"retrievalReferenceNumber": "123456199278",
 "transactionId": "00000000000000000",
"responseCode": "00"
"reconciliationId": "6898886939816860704951",
"status": "AUTHORIZED",
"submitTimeUtc": "2023-07-03T12:02:34Z"
```

# PIN Debit EBT Purchase with SNAP Account Swiped Track Data

This section describes how to process a PIN debit EBT purchase with a SNAP account swiped track data.

#### Fields Specific to This Use Case

These API request fields and values are specific to this use case:

processingInformation.electronicBenefitsTra6sfethtaftedotty FOOD.

processingInformation.purchaseOptions.isEl@drohisBietoftistrue)sfer

### **Endpoint**

Production: POST https://api.cybersource.com/pts/v2/payments Test: POST https://apitest.cybersource.com/pts/v2/payments

## Required Fields for a PIN Debit EBT Purchase with SNAP Account Swiped Track Data

clientReferenceInformation.code

clientReferenceInformation.partner.thirdPart@ybetisourtcerprovides the value for this field.

```
orderInformation.amountDetails.currency
orderInformation.amountDetails.totalAmount
paymentInformation.card.sourceAccountTypSet this field to UA.
paymentInformation.card.useAs
                                           Leave this field blank.
paymentInformation.paymentType.name
                                           Set this field to CARD.
paymentInformation.paymentType.subTypeNaSet this field to DEBIT.
pointOfSaleInformation.encryptedKeySerialNumber
pointOfSaleInformation.encryptedPin
pointOfSaleInformation.entryMode
                                           Set this field to swiped.
pointOfSaleInformation.pinBlockEncodingForSettthis field to 1.
pointOfSaleInformation.terminalCapability
pointOfSaleInformation.trackData
processingInformation.commerceIndicator Set this field to retail.
processingInformation.electronicBenefitsTraSetethis field to FOOD.
processingInformation.purchaseOptions.isEl&etthisfieldetotruersfer
```

# REST Example: PIN Debit EBT Purchase with SNAP Account Swiped Track Data

```
"clientReferenceInformation": {
"code": "ABC123",
"partner": {
 "thirdPartyCertificationNumber": "PTP1234"
"processingInformation": {
"commerceIndicator": "retail".
"purchaseOptions": {
 "isElectronicBenefitsTransfer": true
"electronicBenefitsTransfer": {
 "category": "FOOD"
"networkRoutingOrder": "K"
"paymentInformation": {
 "paymentType": {
 "name": "CARD".
 "subTypeName": "DEBIT"
"card": {
```

```
"useAs": "",
   "sourceAccountType": "UA"
 },
 "orderInformation": {
  "amountDetails": {
   "totalAmount": "101.00",
   "currency": "USD"
 "pointOfSaleInformation": {
  "entryMode": "swiped",
  "terminalCapability": 4,
  "trackData": "%B411111111111111111^JONES/JONES
^31121019761100008680000000?;411111111111111=33121019761186800000?",
  "pinBlockEncodingFormat": 1,
  "encryptedPin": "52F20658C04DB351",
  "encryptedKeySerialNumber": "FFFF1B1D1400000000005"
}
```

```
"_links": {
 "void": {
  "method": "POST",
  "href": "/pts/v2/payments/6883856591656519703954/voids"
},
 "self": {
  "method": "GET",
  "href": "/pts/v2/payments/6883856591656519703954"
"clientReferenceInformation": {
 "code": "ABC123"
"id": "6883856591656519703954",
"orderInformation": {
 "amountDetails": {
  "authorizedAmount": "101.00",
  "currency": "usd"
},
"processingInformation": {
 "reconciliationId": "6883856591656519703954"
"processorInformation": {
 "systemTraceAuditNumber": "113647",
 "routing": {
  "network": "0029"
 "approvalCode": "831000",
 "retrievalReferenceNumber": "123456113647",
 "transactionId": "000000000000000000",
 "responseCode": "00"
```

```
},
"reconciliationId": "6883856591656519703954",
"status": "AUTHORIZED",
"submitTimeUtc": "2023-07-03T12:00:59Z"
}
```

# PIN Debit EBT Purchase with SNAP Account Swiped Track Data and Balance Inquiry

This section describes how to process a PIN debit EBT purchase with SNAP account swiped track data and balance inquiry.

#### Fields Specific to This Use Case

These API request fields and values are specific to this use case:

processingInformation.authorizationOptions. Setathis Includity true.

processingInformation.electronicBenefitsTraßefethtaftegotto FOOD.

processingInformation.purchaseOptions.isEl@drohisBietoftistrue)sfer

#### **Endpoint**

Production: POST https://api.cybersource.com/pts/v2/payments Test: POST https://apitest.cybersource.com/pts/v2/payments

## Required Fields for a PIN Debit EBT Purchase with SNAP Account Swiped Track Data and Balance Inquiry

```
clientReferenceInformation.code
```

clientReferenceInformation.partner.thirdPartyCertificationNumber

orderInformation.amountDetails.currency

orderInformation.amountDetails.totalAmountSet this field to 0.00.

paymentInformation.card.sourceAccountTypSet this field to UA.

paymentInformation.card.useAs Leave this field blank.

paymentInformation.paymentType.name Set this field to CARD.

paymentInformation.paymentType.subTypeNaSet this field to DEBIT.

pointOfSaleInformation.encryptedKeySerialNumber

pointOfSaleInformation.encryptedPin

pointOfSaleInformation.entryMode Set this field to swiped.

pointOfSaleInformation.pinBlockEncodingForSettthis field to 1.

pointOfSaleInformation.terminalCapability
pointOfSaleInformation.trackData
processingInformation.authorizationOptions.Setathis field to true.
processingInformation.commerceIndicator Set this field to retail.
processingInformation.electronicBenefitsTraSetathis field to FOOD.
processingInformation.purchaseOptions.isEleSet this field to true sfer

# REST Example: PIN Debit EBT Purchase with SNAP Account Swiped Track Data and Balance Inquiry

```
"clientReferenceInformation": {
"code": "ABC123",
"partner": {
  "thirdPartyCertificationNumber": "PTP1234"
"processingInformation": {
"commerceIndicator": "retail",
 "purchaseOptions": {
 "isElectronicBenefitsTransfer": true
 "electronicBenefitsTransfer": {
  "category": "FOOD"
 "networkRoutingOrder": "K"
 "authorizationOptions": {
  "balanceInquiry": "true"
"paymentInformation": {
 "paymentType": {
 "name": "CARD",
  "subTypeName": "DEBIT"
 "card": {
  "useAs": "",
  "sourceAccountType": "UA"
"orderInformation": {
 "amountDetails": {
 "totalAmount": "60.00",
  "currency": "USD"
"pointOfSaleInformation": {
"entryMode": "swiped",
 "terminalCapability": 4,
```

```
"_links": {
 "void": {
  "method": "POST",
  "href": "/pts/v2/payments/6899394241866346704953/voids"
 "self": {
  "method": "GET",
  "href": "/pts/v2/payments/6899394241866346704953"
},
"clientReferenceInformation": {
 "code": "ABC123"
"id": "6899394241866346704953",
"orderInformation": {
 "amountDetails": {
  "authorizedAmount": "60.00",
  "currency": "usd"
"paymentInformation": {
 "tokenizedCard": {
  "requestorId": "4111111111",
  "assuranceLevel": "AB"
 },
 "accountFeatures": {
  "accountStatus": "R",
  "balances": [
    "amountType": "03",
    "amount": "+30.00",
    "accountType": "98",
    "currency": "usd"
    "amountType": "03",
    "amount": "+50.00",
    "accountType": "98",
    "currency": "usd"
  ]
 },
 "card": {
  "suffix": "1234"
```

```
}
},
"processingInformation": {
    "reconciliationId": "6899394241866346704953"
},
"processorInformation": {
    "systemTraceAuditNumber": "108522",
    "routing": {
        "network": "0002"
},
    "approvalCode": "831000",
    "retrievalReferenceNumber": "123456108522",
    "transactionId": "016153570198200",
    "responseCode": "00"
},
    "reconciliationId": "6899394241866346704953",
    "status": "AUTHORIZED",
    "submitTimeUtc": "2023-07-21T12:00:59Z"
}
```

## PIN Debit EBT Purchase with a Cash Benefits Account Swiped Track Data and Cash Back

This section describes how to process a PIN debit EBT purchase with a cash benefits account swiped track data and cash back.

#### Fields Specific to This Use Case

These API request fields and values are specific to this use case:

processingInformation.electronicBenefitsTrassfethtaftegotto CASH.

processingInformation.purchaseOptions.isEleatonisBetteftistrue)sfer

#### **Endpoint**

Production: POST https://api.cybersource.com/pts/v2/payments Test: POST https://apitest.cybersource.com/pts/v2/payments

### Required Fields for a PIN Debit EBT Purchase with a Cash Benefits Account Swiped Track Data and Cash Back

clientReferenceInformation.code

clientReferenceInformation.partner.thirdPartQybetisouricerprovides the value for this field.

orderInformation.amountDetails.cashbackAmount orderInformation.amountDetails.currency

```
orderInformation.amountDetails.totalAmount
paymentInformation.card.sourceAccountTyp&et this field to UA.
paymentInformation.card.type
paymentInformation.card.useAs
                                           Leave this field blank.
paymentInformation.paymentType.name
                                           Set this field to CARD.
paymentInformation.paymentType.subTypeNaSet this field to DEBIT.
pointOfSaleInformation.encryptedKeySerialNumber
pointOfSaleInformation.encryptedPin
pointOfSaleInformation.entryMode
                                           Set this field to swiped.
pointOfSaleInformation.pinBlockEncodingForSettthis field to 1.
pointOfSaleInformation.terminalCapability
pointOfSaleInformation.trackData
processingInformation.commerceIndicator Set this field to retail.
processingInformation.electronicBenefitsTraSetethis field to CASH.
processingInformation.purchaseOptions.isElearthis field to true sfer
```

### REST Example: PIN Debit EBT Purchase with a Cash Benefits Account Swiped Track Data and Cash Back

```
"clientReferenceInformation": {
"code": "ABC1234",
"partner": {
  "thirdPartyCertificationNumber": "PTP1234"
"processingInformation": {
"commerceIndicator": "retail",
"purchaseOptions": {
 "isElectronicBenefitsTransfer": true
 "electronicBenefitsTransfer": {
 "category": "CASH"
 "networkRoutingOrder": "K"
"paymentInformation": {
 "card": {
  "type": "001",
 "useAs": "",
  "sourceAccountType": "UA"
```

```
"paymentType": {
   "name": "CARD",
   "subTypeName": "DEBIT"
 },
 "orderInformation": {
  "amountDetails": {
   "totalAmount": "702.00",
   "currency": "USD",
   "cashbackAmount": "45.00"
 }
 },
 "pointOfSaleInformation": {
  "entryMode": "swiped",
  "terminalCapability": 4,
  "trackData": "%B411111111111111111^JONES/JONES
^31121019761100008680000000?;411111111111111=331210197611868000000?",
  "pinBlockEncodingFormat": 1,
  "encryptedPin": "52F20658C04DB351",
  "encryptedKeySerialNumber": "FFFF1B1D1400000000005"
}
```

```
"_links": {
 "void": {
 "method": "POST",
  "href": "/pts/v2/payments/6898891873156928404951/voids"
 "self": {
 "method": "GET",
  "href": "/pts/v2/payments/6898891873156928404951"
"clientReferenceInformation": {
"code": "ABC1234"
"id": "6898891873156928404951",
"orderInformation": {
"amountDetails": {
 "authorizedAmount": "702.00",
 "currency": "usd"
}
},
"processingInformation": {
"reconciliationId": "6898891873156928404951"
},
"processorInformation": {
"systemTraceAuditNumber": "188477",
"routing": {
 "network": "0029"
"approvalCode": "831000",
"retrievalReferenceNumber": "123456188477",
```

## Credit a PIN Debit EBT Purchase with SNAP Account

This section describes how to credit a PIN debit EBT purchase with a SNAP account.

#### Fields Specific to This Use Case

These API request fields and values are specific to this use case:

processingInformation.electronicBenefitsTra6sfethiafegotto FOOD.

processingInformation.purchaseOptions.isEl&atohisBietotitstruersfer

#### **Endpoint**

Production: POST https://api.cybersource.com/pts/v2/credits/ Test: POST https://apitest.cybersource.com/pts/v2/credits/

# Required Fields to Credit a PIN Debit EBT Purchase with SNAP Account

clientReferenceInformation.code

clientReferenceInformation.partner.thirdPart@ybetisouncerprovides the value for this field.

merchantInformation.categoryCode

orderInformation.amountDetails.currency

orderInformation.amountDetails.totalAmount

paymentInformation.card.sourceAccountTypSet this field to UA.

paymentInformation.card.type

paymentInformation.card.useAs Leave this field blank.

paymentInformation.paymentType.name Set this field to CARD.

paymentInformation.paymentType.subTypeNaSet this field to DEBIT.

pointOfSaleInformation.encryptedKeySerialNumber

pointOfSaleInformation.encryptedPin

```
pointOfSaleInformation.entryMode Set this field to swiped.

pointOfSaleInformation.pinBlockEncodingForSettthis field to 1.

pointOfSaleInformation.terminalCapability

pointOfSaleInformation.trackData

processingInformation.commerceIndicator Set this field to retail.

processingInformation.electronicBenefitsTraSetethis field to FOOD.

processingInformation.purchaseOptions.isEleSet this field to true sfer
```

### REST Example: Credit a PIN Debit EBT Purchase with SNAP Account

```
"clientReferenceInformation": {
"code": "ABC1234",
 "partner": {
  "thirdPartyCertificationNumber": "PTP1234"
"processingInformation": {
"commerceIndicator": "retail",
"networkRoutingOrder": "K",
"purchaseOptions": {
 "isElectronicBenefitsTransfer": true
"electronicBenefitsTransfer": {
  "category": "FOOD"
"paymentInformation": {
 "card": {
  "type": "001"
 "paymentType": {
  "name": "CARD",
  "subTypeName": "DEBIT"
}
"orderInformation": {
"amountDetails": {
 "totalAmount": "204.00",
  "currency": "USD"
 "card": {
  "useAs": "",
  "sourceAccountType": "UA"
"merchantInformation": {
"categoryCode": "5411"
```

```
"_links": {
  "void": {
   "method": "POST",
   "href": "/pts/v2/credits/6898900347906058304951/voids"
  "self": {
   "method": "GET",
   "href": "/pts/v2/credits/6898900347906058304951"
 "clientReferenceInformation": {
  "code": "Merchandise Return / Credit Voucher from SNAP"
 "creditAmountDetails": {
  "currency": "usd",
  "creditAmount": "204.00"
 "id": "6898900347906058304951",
 "orderInformation": {
  "amountDetails": {
   "currency": "usd"
 },
 "processingInformation": {
  "reconciliationId": "6898900347906058304951"
 "processorInformation": {
  "systemTraceAuditNumber": "188586",
  "routing": {
   "network": "0029"
  },
  "approvalCode": "831000",
  "retrievalReferenceNumber": "123456188586",
  "transactionId": "000000000000000000",
  "responseCode": "00"
 },
 "reconciliationId": "6898900347906058304951",
 "status": "AUTHORIZED",
 "submitTimeUtc": "2023-07-20T21:53:55Z"
}
```

## Reverse a PIN Debit EBT Purchase

This section describes how to reverse a PIN debit EBT purchase. You can reverse these types of transactions:

- · Purchase from a cash benefits account
- Purchase from a SNAP account
- Purchase manually entered from a SNAP account
- Electronic voucher purchase from a SNAP account

Send the reversal request to the voids endpoint.

#### **Endpoint**

Production: POST https://api.cybersource.com/pts/v2/payments/{id}/voids Test: POST https://apitest.cybersource.com/pts/v2/payments/{id}/voids The {id} is the transaction ID returned in the purchase response.

#### Required Fields to Reverse a PIN Debit EBT Purchase

clientReferenceInformation.code

clientReferenceInformation.partner.thirdPartQybetisourtcerprovides the value for this field.

orderInformation.amountDetails.currency

orderInformation.amountDetails.totalAmount

paymentInformation.card.sourceAccountTyp&et this field to UA.

paymentInformation.card.useAs

Leave this field blank.

paymentInformation.paymentType.name

Set this field to CARD.

paymentInformation.paymentType.subTypeNaSet this field to DEBIT.

#### **REST Example: Reverse a PIN Debit EBT Purchase**

```
{
  "clientReferenceInformation": {
    "code": "ABC1234",
    "partner": {
      "thirdPartyCertificationNumber": "PTP1234"
    }
},
  "paymentInformation": {
    "paymentType": {
      "name": "CARD",
      "subTypeName": "DEBIT"
    },
}
```

```
"card": {
   "useAs": "",
   "sourceAccountType": "UA"
   }
},
   "orderInformation": {
   "amountDetails": {
    "totalAmount": "101.00",
    "currency": "USD"
   }
}
```

```
.
"_links":{
  "self": {
   "method": "GET",
   "href": "/pts/v2/payments/6898911623526032004953"
 "clientReferenceInformation": {
  "code": "ABC1234"
 "id": "6898911623526032004953",
 "orderInformation": {
  "amountDetails": {
   "currency": "usd"
 }
 "processorInformation": {
  "retrievalReferenceNumber": "123456188670",
  "responseCode": "00"
 },
 "reconciliationId": "6898907727276183604951",
 "status": "REVERSED",
 "submitTimeUtc": "2023-07-20T22:12:42Z",
 "voidAmountDetails": {
  "currency": "usd",
  "voidAmount": "101.00"
}
```