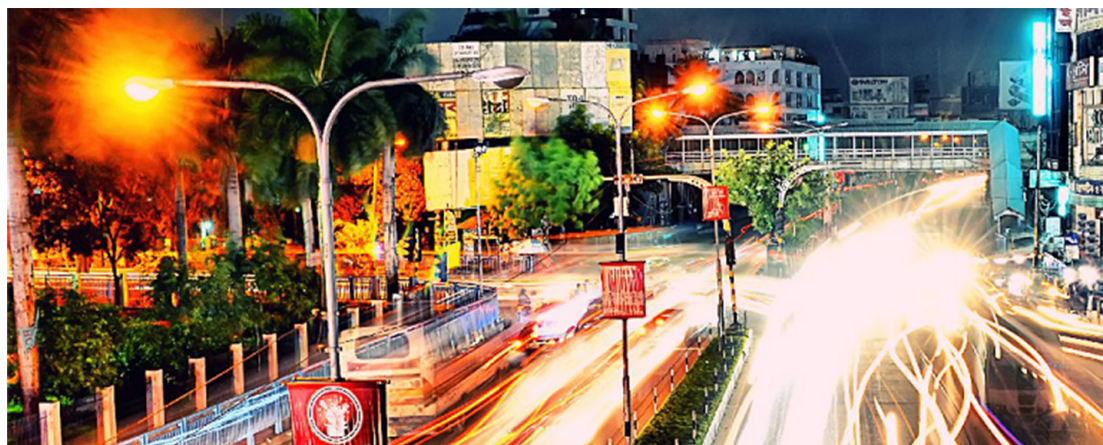


Secure Acceptance Checkout API Service Fees

User Guide



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Contents

- Recent Revisions to This Document..... 4**
- Introduction.....5**
- Requirements.....6**
- Creating a Secure Acceptance Checkout API Profile..... 7**
 - Create a Secure Acceptance Checkout API Profile.....7
 - Add Card Types and Service Fees.....8
- Service Fee Transaction Flow..... 10**
- API Fields..... 12**
- Service Fee Examples.....13**

Recent Revisions to This Document

Release	Change
22.01	Updated Business Center URLs.
19.01	Updated Business Center procedures.
18.02	This revision contains only editorial changes and no technical updates.
18.01	Changed the product name from <i>Secure Acceptance Silent Order POST</i> to <i>Secure Acceptance Checkout API</i> .
15.01	Added an important note. See Creating a Secure Acceptance Checkout API Profile (on page 7) .

Introduction

 **Important:** Service fees are supported only if Wells Fargo is your acquiring bank and FDC Nashville Global is your payment processor. The supported card types are Visa, Mastercard, American Express, and Discover.

Automatic authorization reversals are not supported for Service Fee transactions using Secure Acceptance Checkout API.

This document contains:

- The steps required to create a Secure Acceptance Checkout API profile with the service fee functionality enabled— [Creating a Secure Acceptance Checkout API Profile \(on page 7\)](#).
- An illustrated service fee transaction flow—[Service Fee Transaction Flow \(on page 10\)](#).
- Field descriptions for the service fee service—[API Fields \(on page 12\)](#).
- Request and reply message examples—[Service Fee Examples \(on page 13\)](#).

For all other API field descriptions and for detailed information regarding Secure Acceptance Checkout API profiles, see the [Secure Acceptance Checkout API Integration Guide](#).

Requirements

You must display a terms and conditions statement during checkout for the service fee. A customer must accept the terms and conditions before submitting an order.

Before you can use the service fee functionality you must contact both Wells Fargo and Cybersource to have your account configured for this feature.

Creating a Secure Acceptance Checkout API Profile

 **Important:** The service fee setting applies to the card and eCheck payment methods. To apply the service fee to only one payment method, create two Secure Acceptance profiles, one with the service fee feature enabled and one with the feature disabled.

You must:

- Configure payment settings and service fees.
- Create a security key—see the *Secure Acceptance Checkout API Integration Guide*.
- Display a customer response page—see the *Secure Acceptance Checkout API Integration Guide*.

Create a Secure Acceptance Checkout API Profile

1. Log in to the Business Center:
 - Live Transactions: <https://businesscenter.cybersource.com>
 - Test Transactions: <https://businesscentertest.cybersource.com>
2. In the left navigation panel, choose **Payment Configuration > Secure Acceptance Settings**. The Secure Acceptance Settings page appears.
3. Click **New Profile**. The Create Profile page appears.
4. Enter or verify the following profile details.

Profile Information

Profile Information	Description
Profile Name	The Secure Acceptance profile name is required and cannot exceed 40 alphanumeric characters.
Profile Description	The profile description cannot exceed 255 characters.
Integration Method	Check Checkout API .
Company Name	The company name is required and cannot exceed 40 alphanumeric characters.
Company Contact Name	Enter company contact information.

Profile Information	Description
Company Contact Email	
Company Phone Number	
Payment Tokenization	Check Payment Tokenization .
Decision Manager	Check Decision Manager .
Enable Verbose Data	Check Decision Manager .
Generate Device Fingerprint	Check Decision Manager .

For more information, see the [Secure Acceptance Checkout API Integration Guide](#).

5. Click **Submit**.

Add Card Types and Service Fees

1. Log in to the Business Center:

- Live Transactions: <https://businesscenter.cybersource.com>
- Test Transactions: <https://businesscentertest.cybersource.com>

2. In the left navigation panel, choose **Payment Configuration > Secure Acceptance Settings**. The Secure Acceptance Settings page appears.

3. Select a profile. The General Settings page appears.

4. Click **Payment Settings**. The Payment Settings page appears.

5. Click **Add Card Types**. The list of card types appear.

6. Check each card type that you want to offer to the customer as a payment method. Your payment processor must support the card types.

7. Click the settings icon for each card type. The card settings and currencies lists appear.

8. Check **Payer Authentication** for each card type that you want to offer to the customer as a payment method. The card types that support payer authentication are:

- Amex
- Mastercard
- Visa

9. Check the currencies for each card.

 **Important:** By default, all currencies are listed as disabled. You must select at least one currency. Contact your merchant account provider for a list of supported currencies. If you select the Elo or Hipercard card type, only the Brazilian Real currency is supported.

10. Click **Submit**. The card types are added as an accepted payment type.

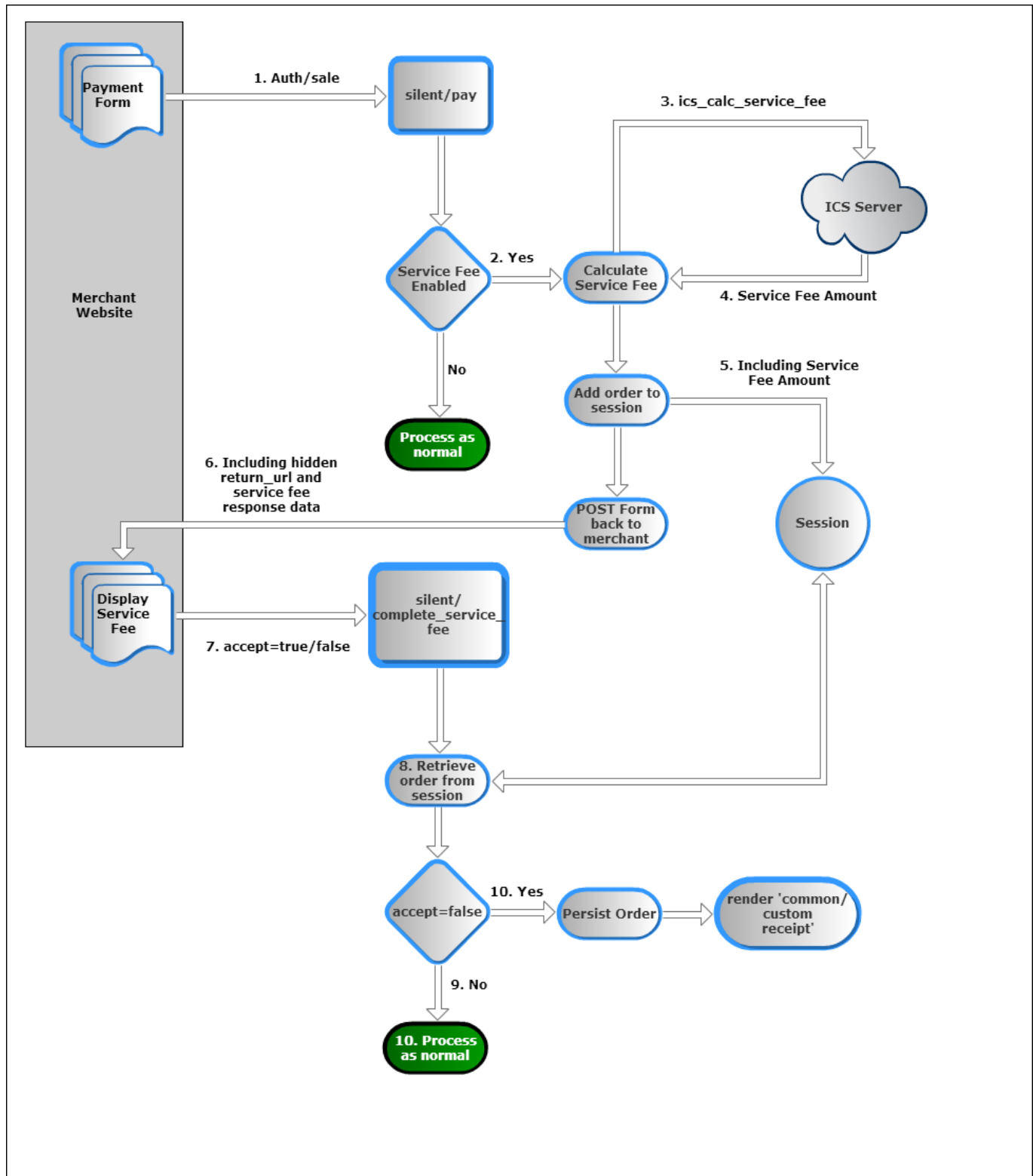
11. Check **Service Fee applies on transactions using this profile**. The service fee terms and conditions URL and the service fee amount are added to the customer review page.

 **Important:** After you save this profile you cannot disable its service fee functionality. All transactions using this profile will include the service fee amount. Transactions fail if you disable this feature. Do not disable this feature unless instructed to do so by your account manager.

12. Enter the Consent Page URL.

13. Click **Save**.

Service Fee Transaction Flow



1. The merchant renders the Secure Acceptance Checkout API checkout page. The customer enters their payment details and submits an HTTP POST request for an authorization or sale to a specific Secure Acceptance Checkout API endpoint. Supported transaction types:
 - authorization
 - authorization, create_payment_token
 - sale
 - sale, create_payment_token
2. Cybersource verifies the merchant service fee configuration. See [Add Card Types and Service Fees \(on page 8\)](#) .
3. The **ics_service_fee_calculate** ICS application is called.
4. The service fee amount is returned.
5. The service fee amount is added to the order, and the order is saved into session.
6. Cybersource sends the POST request for the order information and the service fee amount to the consent page URL (see [Add Card Types and Service Fees \(on page 8\)](#)). The merchant parses the results and displays the service fee amount to the customer.
7. The consumer accepts the service fee amount and submits an HTTP POST request with the **conditions_accepted** API field (see [API Fields \(on page 12\)](#)) set to **true**. If the **conditions_accepted** API field is set to **false**, the order persists and the merchant custom receipt page is rendered.
8. The order is retrieved and the transaction is processed as normal.

API Fields

Request Field

Secure Acceptance Field Name	Description	Data Type & Length
conditions_accepted	Indicates whether the customer accepted the service fee amount. Possible values: • <code>true</code>: the customer accepted. • <code>false</code>: the customer did not accept.	String (5)

Reply Fields

Secure Acceptance Field Name	Description	Data Type & Length
service_fee_amount	Service fee.	Decimal (15)
service_fee_reason_code	Numeric value corresponding to the result of the credit card authorization request.	Integer (5)
service_fee_request_time	The date and time that the service fee was calculated.	Date and Time (20)
service_fee_return_url	The consent page URL. See Add Card Types and Service Fees (on page 8) .	

For detailed descriptions of all the request and reply fields, see the [Secure Acceptance Checkout API Integration Guide](#).

Service Fee Examples

 **Important:** Your Secure Acceptance profile must be enabled for the service fee functionality. See [Creating a Secure Acceptance Checkout API Profile \(on page 7\)](#).

Request

```
access_key=a2b0c0d0e0f0g0h0i0j0k0l0m0n0o021
profile_id=demoID
reference_number=123456789
transaction_type=authorization
currency=USD
amount=100.00
locale=en
payment_method=card
card_type=001
card_number=4242424242424242
card_expiry_date=12-2022
card_cvn=005
bill_to_forename=Joe
bill_to_surname=Smith
bill_to_phone=07788888888
bill_to_email=jsmith@example.com
bill_to_address_line1=1 My Apartment
bill_to_address_line2=20 My Street
bill_to_address_city=San Francisco
bill_to_address_state=CA
bill_to_address_postal_code=94043
bill_to_address_country=US
```

Response

```
auth_amount=100.00
auth_avs_code=U
auth_avs_code_raw=00
auth_response=0
auth_time=2020-03-21T144703Z
auth_trans_ref_no=123456789
decision=ACCEPT
message=Request was processed successfully.
reason_code=100
```

```
req_access_key=a2b0c0d0e0f0g0h0i0j0k0l0m0n0o021
req_amount=100.00
req_bill_to_forename=Joe
req_bill_to_surname=Smith
req_bill_to_phone=07788888888
req_bill_to_email=jsmith@example.com
req_bill_to_address_line1=1 My Apartment
req_bill_to_address_line2=20 My Street
req_bill_to_address_city=San Francisco
req_bill_to_address_state=CA
req_bill_to_address_postal_code=94043
req_bill_to_address_country=US
req_card_expiry_date=11-2020
req_card_type=001
req_card_number=xxxxxxxxxxx4242
req_currency=USD
req_locale=en
req_payment_method=card
req_profile_id=demoID
req_reference_number=123456789
req_transaction_type=authorization
req_transaction_uuid=55d895790bc4c8a0f4464f9426ba3b79
service_fee_amount=5.00
service_fee_reason_code=100
service_fee_return_url=https://www.demoreturnurl.com
service_fee_request_time=2020-03-11T08:39:25Z
signature=jMeHnWRKwU3xtT02j2ufRibfFpbdjUSiuWGT9hnNm00=
signed_date_time=2020-03-11T08:40:25Z
transaction_id=3500311655560181552946
```