

ISV Bridge Merchant Guide

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Introduction

The ISV Bridge enables Cybersource merchants to use payment solutions that support Authorize.net connection methods. Authorize.net is widely supported by most major e-commerce applications and other software solutions from independent software vendors (ISVs). The ISV Bridge affords merchants additional options for online payment processing.

This document explains how the ISV Bridge processes payments.

Transaction Processing Basics

The ISV Bridge processes payment transactions through three stages.

- **Authorization:** An authorization is a hold on the transaction amount against the available balance on a customer's payment card. No funds are transferred while the funds for the transaction are on hold. For example, a merchant who sells products first authorizes the amount of the transaction and then ships the order to the customer. Only after the merchant ships the order does the merchant take the next steps.
- **Capture:** A capture queues a transaction for settlement. Usually, merchants capture the full amount of the original authorization, but the capture amount can be more or less. A single authorization can be captured only once. If you capture only part of an authorization amount, a new authorization is required in order to capture more. For example, suppose that the merchant does not have the full order in stock. The merchant can ship a partial order and then capture the transaction for an adjusted amount.

- **Settlement:** Settlement is the process through which merchants instruct the acquiring bank to acquire the captured funds from the issuing bank. When the merchant captures the transaction, the transaction is settled within 24 hours. After settlement completes, the acquiring bank deposits the captured funds into the merchant's bank account.

Obtaining Credentials

To generate ISV Bridge credentials:

- Step 1** Log in to the [Business Center](#).
- Step 2** On the blue toolbar on the left side of the screen, click the arrow at the bottom.
- Step 3** Select **Payment Configuration > Key Management**.
- Step 4** Click **GENERATE KEY**.
- Step 5** Select **ISV Bridge Integrations** and click **GENERATE KEY**.
- Step 6** Copy the **API Login ID** and **Transaction Key** and paste them into your solution. If you are also using Accept.js to accept payments, copy the **Client Key** and **Signature Key** and paste them into your Accept.js solution. You can also click **Download Key** to download a text file containing the credentials.

The Transaction Key and Signature Key expire three years after generation. When you generate a new Transaction Key, the previous Transaction key remains active for 24 hours and then expires.

- **Important:** Wait 15 minutes before testing your solution with the API Login ID and Transaction Key.

Transaction Types

The ISV Bridge supports several transaction types.

- **Authorization and Capture:** The transaction amount is sent for authorization, and if it is approved, the transaction is automatically submitted for settlement. This transaction is the most common type of transaction and is the default when merchants manually enter transactions in the Merchant Interface.
- **Authorization Only:** The transaction amount is sent for authorization only. The transaction is not settled until captured by Prior Authorization Capture, or the merchant manually captures the transaction in the Merchant Interface. Authorization Only transactions that are not captured within 30 days of authorization expire and are no longer available for settlement. Merchants with an expired transaction should authorize and capture a new transaction to receive funds.

To capture an Authorization Only request for settlement, see *Prior Authorization Capture* below.

- **Prior Authorization Capture:** The previously authorized transaction is captured and queued for settlement. Authorize.net accepts this transaction type when:
 - The original Authorization Only transaction was successful and is not yet captured.
 - The Prior Authorization Capture request is submitted with the valid transaction ID of the Authorization Only transaction.
- **Capture Only:** The transaction uses an authorization code that was not obtained through the payment gateway, such as an authorization code obtained through a voice authorization center.
- **Void:** The transaction specified in the API call is canceled before settlement. When a transaction settles, it cannot be voided. Funds on a voided transaction can be held briefly by the issuing bank, depending on the issuing bank's policy, and then returned to the customer's available balance.
- **Credit:** The transaction specified in the API call is refunded after settlement. A credit is a new and distinct transaction from the original charge with a unique transaction ID. Merchants can submit credits against settled transactions in amounts up to the original capture amount.

Customer Profiles

You can use customer profiles to enable merchants to tokenize and store sensitive customer payment information on our secure servers, which simplifies PCI DSS compliance as well as the payments process for returning customers and recurring transactions. The profiles, which include payment and shipping information, can be referenced in future transactions, eliminating steps in the transaction process for repeat customers and potentially increasing customer loyalty.

The ISV Bridge supports the following API calls for creating and managing customer profiles:

- [Create Customer Profile](#)
- [Get Customer Profile](#)
- [Update Customer Profile](#)
- [Delete Customer Profile](#)
- [Create Customer Payment Profile](#)
- [Get Customer Payment Profile](#)

- [Validate Customer Payment Profile](#)
- [Update Customer Payment Profile](#)
- [Delete Customer Payment Profile](#)
- [Create Customer Shipping Address](#)
- [Get Customer Shipping Address](#)
- [Update Customer Shipping Address](#)
- [Delete Customer Shipping Address](#)

Accept.js

Accept.js is a JavaScript library for sending secure payment data directly to the ISV Bridge. Accept.js captures the payment data and submits it in exchange for a single-use token, also called a payment nonce. Use this payment nonce in the place of payment data in a follow-on API call.

Accept.js requires a Client Key and Signature Key in order to operate. See the section, , below for details.

Using the Payment Nonce

Accept.js returns a payment nonce that is valid for 15 minutes. Use the payment nonce for any ISV Bridge transaction that normally uses a payment card or bank account. See the [Create an Accept Payment Transaction](#) section of the [API Reference](#) for more details.