Credit Card Services
Using the Simple Order API
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Recent Revisions to This Document

<table>
<thead>
<tr>
<th>Release</th>
<th>Changes</th>
</tr>
</thead>
</table>
| July 2020| All processors that support merchant-initiated transactions and credentials-on-file transactions (see Mastercard Identity Check):  
  • For industry practice MITs, changed subsequentAuthStoredCredential to optional in the scenarios that include the field.  
  • For the installment payment scenario, changed the field for the first installment payment from subsequentAuth to subsequentAuthFirst.  
  • Updated the description for request field subsequentAuthFirst.  
AIBMS: added support for Mastercard Identity Check 2.0. See Mastercard Identity Check.  
Barclays:  
  • Added support for Mastercard Identity Check 2.0. See Mastercard Identity Check.  
  • Updated list of supported scenarios for Merchant-Initiated Transactions and Credentials-on-File Transactions.  
  • Added support for Strong Customer Authentication.  
Chase Paymentech Solutions: added support for Mastercard Identity Check 2.0. See Mastercard Identity Check.  
CyberSource through VisaNet:  
  • Added support for Auto Rental.  
  • Added card types for Credit Authorizations.  
  • Updated Strong Customer Authentication.  
  • Updated the request field transactionLocalDateTime. See XREF to Request Fields (so) or Request-Level (scmp) Fields.  
Elavon: added support for Mastercard Identity Check 2.0. See Mastercard Identity Check.  
HBoS:  
  • Added support for Mastercard Identity Check 2.0. See Mastercard Identity Check.  
  • Added support for Merchant-Initiated Transactions and Credentials-on-File Transactions.  
JCN: added card types for Credit Authorizations.  
Lloyds-OmniPay:  
  • Added support for Mastercard Identity Check 2.0. See Mastercard Identity Check.  
  • Added support for Merchant-Initiated Transactions and Credentials-on-File Transactions.  

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<table>
<thead>
<tr>
<th>Release</th>
<th>Changes</th>
</tr>
</thead>
</table>
| July 2020 | **LloydsTSB Cardnet:**  
  • Added support for Mastercard Identity Check 2.0. See [Mastercard Identity Check](#).  
  • Added support for Merchant-Initiated Transactions and Credentials-on-File Transactions.  
  **OmniPay Direct:** added support for [Strong Customer Authentication](#).  
  **SIX:**  
  • Added support for Mastercard Identity Check 2.0. See [Mastercard Identity Check](#).  
  • Updated list of supported scenarios for Merchant-Initiated Transactions and Credentials-on-File Transactions.  
  **Streamline:**  
  • Added support for Mastercard Identity Check 2.0. See [Mastercard Identity Check](#).  
  • Added support for Merchant-Initiated Transactions and Credentials-on-File Transactions.  
  **Worldpay VAP:** added support for Merchant-Initiated Transactions and Credentials-on-File Transactions. |
| April 2020 | **CyberSource through VisaNet:** updated [Strong Customer Authentication](#).  
  **OmniPay Direct:** added support for [Strong Customer Authentication](#). |
| March 2020 | **Atos:** updated descriptions for the following fields in XREF to REQUEST FIELDS:  
  • billTo_city  
  • billTo_postalCode  
  • billTo_street1  
  • billTo_street2  
  **CyberSource through VisaNet:**  
  • Removed the `ccAuthService_transitTransactionType` field.  
  • Moved the following fields to [Card-Present Processing Using the Simple Order API](#)  
  – `ccAuthService_deferredAuthIndicator`  
  – `ccAuthService_transportationMode`  
  **Moneris:** added support for . |
<table>
<thead>
<tr>
<th>Release</th>
<th>Changes</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Moneris:</td>
</tr>
<tr>
<td></td>
<td>• Added support for Merchant-Initiated Transactions and Credentials-on-File Transactions.</td>
</tr>
<tr>
<td></td>
<td>• Added support for China UnionPay card type. See:</td>
</tr>
<tr>
<td></td>
<td>– Payment Processors</td>
</tr>
<tr>
<td></td>
<td>– Reversing an Authorization</td>
</tr>
<tr>
<td></td>
<td>– Standard AVS</td>
</tr>
<tr>
<td></td>
<td>– Card Verification Numbers (CVNs)</td>
</tr>
<tr>
<td></td>
<td>– Recurring Payments</td>
</tr>
<tr>
<td></td>
<td>– Zero Amount Authorizations</td>
</tr>
<tr>
<td>January 2020</td>
<td>All processors that support merchant-initiated transactions (MITs): updated the supported values for the <code>ccAuthService_commerceIndicator</code> field in the scenario for Unscheduled Credential-on-File Transaction Scenario.</td>
</tr>
<tr>
<td></td>
<td>CyberSource through VisaNet: added new reply field <code>voidReply_creditAuthReversalResponse</code> . See XREF to Reply Fields.</td>
</tr>
<tr>
<td></td>
<td>FDC Compass: added support for Mastercard Identity Check 2.0. See Mastercard Identity Check.</td>
</tr>
<tr>
<td></td>
<td>JCN Gateway: added new reply field <code>voidReply_creditAuthReversalResponse</code> . See XREF to Reply Fields.</td>
</tr>
</tbody>
</table>
November 2019

All processors that support MITs and COFs: updated information in Merchant-Initiated Transactions and Credentials-on-File Transactions. All processors that support payment network tokens: updated link to documentation. See Authorizations with Payment Network Tokens.

CyberSource through VisaNet:
- Updated the description for the `ccAuthService_transitTransactionType` field. See XREF to Request Fields (so) Request-Level (scmp) Fields.
- Updated the description for the `ccAuthReply_partialPANandIBAN` field. See XREF to Reply Fields.

GPN: removed support for Merchant-Initiated Transactions and Credentials-on-File Transactions.
HBoS: removed support for Merchant-Initiated Transactions and Credentials-on-File Transactions.
HSBC: removed support for Merchant-Initiated Transactions and Credentials-on-File Transactions.
Lloyds OmniPay: removed support for Merchant-Initiated Transactions and Credentials-on-File Transactions.
LloydsTSB Cardnet: removed support for Merchant-Initiated Transactions and Credentials-on-File Transactions.
Streamline: removed support for Merchant-Initiated Transactions and Credentials-on-File Transactions.

Updated the descriptions for the `subsequentAuth` and `subsequentAuthOriginalAmount` reply fields. See XREF to Reply Fields.
About This Guide

Audience and Purpose

This guide is written for application developers who want to use the Simple Order API to integrate payment card processing into their order management system.

Implementing the credit card services requires software development skills. You must write code that uses the API request and reply fields to integrate the credit card services into your existing order management system.

Conventions

The following special statements are used in this document:

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

**WARNING:** A *Warning* contains information or instructions, which, if not heeded, can result in a security risk, irreversible loss of data, or significant cost in time or revenue or both.

Related Documentation

- *Getting Started with CyberSource Advanced for the Simple Order API* describes how to get started using the Simple Order API. ([PDF](#) | [HTML](#))
- The *Business Center Reporting User Guide* describes how to download reports. ([PDF](#) | [HTML](#))
- The *Secure Acceptance Checkout API Integration Guide* describes how to create a Secure Acceptance Checkout API profile. ([PDF](#) | [HTML](#))
- The *Secure Acceptance Hosted Checkout Integration Guide* describes how to create a Secure Acceptance Hosted Checkout profile. ([PDF](#) | [HTML](#))
- The *CyberSource API Versions page* provides information about the API versions.

Refer to the Support Center for complete technical documentation:
http://www.cybersource.com/support_center/support_documentation
Customer Support

For support information about any service, visit the Support Center:
http://www.cybersource.com/support
Introduction to the Credit Card Services

This section provides an overview of the following credit card services:

- Cards and Payment Methods
- Types of Transactions
- Banks and Associations
- Services
- Order Tracking
- Payment Processors

Cards and Payment Methods

The credit card services can be used to process the types of cards and payment methods in the following list:

- Credit cards—payments made with numerous types of credit cards can be accepted, including Visa®, Mastercard®, American Express®, Discover®, Diners Club®, and JCB®.
- Private label cards—Private label cards are payment cards that are issued by a private company and that can be used only at the issuing company's stores. If you are interested in processing transactions for your company's private label card, contact your account representative for information.
- Debit cards and prepaid cards—Prepaid cards, Visa-branded debit cards, and Mastercard-branded debit cards can be processed with the credit card services.
- Quasi-cash—A quasi-cash transaction is a cash-like transaction for the sale of items that are directly convertible to cash.

Related links:
   - Debit and Prepaid Card Features
   - Quasi-Cash

Cartes Bancaires Cards

**Processor:** Credit Mutuel-CIC

The following kinds of Cartes Bancaires co-badged cards are supported:

- Visa and Cartes Bancaires
- Mastercard and Cartes Bancaires

A co-badged card is not the same as a co-branded card:
• A co-badged card supports two or more card types, such as Visa and Cartes Bancaires.
• A co-branded card is sponsored by an issuing bank and a retail merchant.

Cartes Bancaires co-badged cards are processed as follows:
• The card’s BIN value can be used to determine whether the card is a co-badged Cartes Bancaires card.
• You must let the customer choose the card type to use for the transaction. You can specify a default card type to use when the customer does not choose a card type or when the customer chooses a card type that is not supported by the card.
• You can include the cardTypeSelectionIndicator field in the authorization request.

For more information, contact customer support.

Debit Cards

The following list provides an overview of the services that you can use for processing debit cards.
• Credit card services—You can use credit card services to process payments with prepaid cards, Visa-branded debit cards, and Mastercard-branded debit cards.
• PIN debit services—You can use PIN debit services to process payments if your processor supports PIN debit transactions.
• PINless debit services—You can use PINless debit services to process payments if your business is in one of the acceptable merchant categories in which a card-not-present debit transaction is low risk. These categories include educational institutions, insurers, and utilities.

Related links:
  Debit and Prepaid Card Features
  PIN Debit Processing Using the Simple Order API
  PINless Debit Processing Using the Simple Order API

Discover Acquisitions and Alliances

Discover has acquired or entered into alliances with the following payment card companies:
• China UnionPay
  In 2005, China UnionPay and Discover announced a strategic alliance whereby China UnionPay cards would be routed to the Discover Network. As a result of this alliance:
  • If you have been accepting Discover but not China UnionPay, you are now able to accept and process China UnionPay cards that have been reissued with Discover bank identification numbers (BINs).
  • If you have been accepting China UnionPay but not Discover, you are now able to accept Discover cards.
• Diners Club
  In July 2008, Discover acquired Diners Club International whereby Diners Club cards would be routed to the Discover Network starting October 16, 2009. As a result of this acquisition:
• If you have been accepting Discover but not Diners Club, you are now able to accept Diners Club cards.
• If you have been accepting Diners Club but not Discover, you are now able to accept Discover cards.

JCB (US Domestic)
In December 2006, JCB and Discover announced a strategic alliance whereby JCB cards would be routed to the Discover Network in the U.S. and select U.S. Territories (Puerto Rico, Guam, U.S. Virgin Islands, Northern Mariana Islands) that authorize, process, and fund in USD. As a result of this alliance:
• If you have been accepting Discover but not JCB, you are now able to accept JCB cards.
• If you have been accepting JCB but not Discover, you are now able to accept Discover cards.

For some card types on some processors, the information in your account must include processor-issued IDs for these transactions to be processed successfully. Call customer support to update your account information.

As a result of these acquisitions and alliances, the following card types are processed on the Discover Network:
• China UnionPay
• Diners Club
• Discover
• JCB (US Domestic): For JCB cards, "US Domestic" means that the currency is USD and your location is the U.S., Puerto Rico, Guam, U.S. Virgin Islands, or Northern Mariana Islands.

Non-U.S. JCB transactions are routed through JCB.
Your processor takes care of routing your transactions; you do not need to do any additional processing to route these card types to the Discover Network.

mada Debit Cards

Processor: CyberSource through VisaNet—National Commercial Bank (NCB) is the only acquirer that supports mada.

The following kinds of mada co-badged debit cards are supported:
• Visa and mada
• Mastercard and mada

A co-badged card is not the same as a co-branded card:
• A co-badged card supports two or more card types, such as Visa and mada.
• A co-branded card is sponsored by an issuing bank and a retail merchant.

mada co-badged debit cards are processed as follows:
• Only domestic processing in Saudi Arabia is supported.
• The transactions are sent directly to the Saudi Arabia Monetary Authority (SAMA) for processing.
Payer authentication is supported. Visa Secure is supported for co-badged Visa-mada cards. Mastercard Identity Check is supported for co-badged Mastercard-mada cards.

For acquirers, the card type is identified as MD.

In reports, the card type is identified as either Visa or Mastercard.

Dual-message processing is not supported. Only single-message processing is supported.

**IMPORTANT:** Pay attention to these important differences between single-message processing and dual-message processing:

- With single-message processing, an authorization+capture request results in a full-financial transaction, which moves funds immediately.
- With single-message processing, the capture amount and authorization amount are the same.
- Several services and features are not supported for single-message processing because they are not applicable or could create reconciliation problems.

The following table provides additional details about co-badged mada debit cards.

### Table 1  Card types for mada Cards

<table>
<thead>
<tr>
<th>Card Types Supported by the Card</th>
<th>Card Type Identified in the Transaction Request</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Visa mada</td>
<td>Visa</td>
<td>The BIN value is used to determine whether mada restrictions apply to the transaction.</td>
</tr>
<tr>
<td>Mastercard mada</td>
<td>Mastercard</td>
<td>The BIN value is used to determine whether mada restrictions apply to the transaction.</td>
</tr>
</tbody>
</table>

Related links:
- [Mastercard Identity Check](#)
- [Single Message Processing](#)
- [Visa Secure](#)

### Types of Transactions

This topic provides information about the following types of transactions:

- Card-Present Transactions
- Card-Not-Present Transactions
- Transactions with Special Data
- International Transactions
Card-Present Transactions

When a customer uses a card that is physically present to make a purchase, the purchase is known as a card-present transaction. This type of transaction typically occurs in a retail environment. To process card-present transactions, request the credit card services described in this guide and include card-present data in the requests.

Related links:
Card-Present Processing Using the Simple Order API

Card-Not-Present Transactions

When a customer provides a card number but you do not have access to the physical card, the purchase is known as a card-not-present transaction. This type of transaction typically occurs over the Internet or through a call center. To process card-not-present transactions, use the credit card services described in this guide.

Card-not-present transactions pose an additional level of risk to your business because you cannot directly verify the customer’s identification. Features, such as Address Verification System (AVS) and Card Verification Numbers (CVN), are offered in the credit card services that can reduce that risk by checking the validity of the customer’s information and notifying you when discrepancies occur.

Related links:
Authorization Features

Transactions with Special Data

The credit card services can process these types of special data:

- Airline data
- Level II and Level III data
- Card-present data

Related links:
Airline Processing Using the Simple Order API
Level II and Level III Processing Using the Simple Order API
Card-Present Processing Using the Simple Order API

International Transactions

Compliance

Accepting payments from a country other than your own requires that you observe the processing rules and practices of the payment systems in that country. The following list describes areas of compliance that are especially important.
• Merchant descriptor requirements—A merchant descriptor communicates merchant information to customers to remind them of the circumstances that triggered a payment. Merchant descriptors reduce the possibility of a chargeback. Accordingly, the merchant descriptor displayed on a customer’s statement should be a close match to the name on your web site. It is not good practice to consolidate multiple web sites into a single merchant account and use a generic descriptor that more-or-less covers all offerings.

• Excessive chargebacks—To prevent an excessive number of chargebacks, you must maintain good customer support, rapid problem resolution, a high level of customer satisfaction, and transaction management processes that minimize fraudulent transactions. When payment card chargebacks become excessive, you must change business processes to reduce chargebacks. If chargebacks are not reduced to a satisfactory level, your account can be terminated.

Merchant Remittance Funding

In conjunction with processing international transactions, you can request that transaction proceeds be converted to a currency other than the currency in which the transaction took place for funding into an operating account. Currency conversion uses a foreign exchange rate to calculate how much the transaction currency is worth in terms of the funding currency. The foreign exchange rate might be explicitly stated as a rate or implicitly stated as a transaction amount, and a funded amount and can vary from day to day. The foreign exchange rate might also include a mark-up for the foreign exchange risk, sales commissions, and handling costs.

Related links:
- Ingenico ePayments Credit Card Reversals
- Merchant Descriptors Using the Simple Order API

Banks and Associations

This topic includes information about the following banks and associations:

- Acquiring (Merchant) Banks
- Issuing (Consumer) Banks
- Payment Card Companies

In this document, the word processor can refer to a processor, acquirer, or acquiring processor depending on your location.

Acquiring (Merchant) Banks

An acquiring, or merchant, bank offers accounts to businesses that accept payment cards. Before you can accept payments, you must have a merchant bank account from an acquiring bank. Your merchant bank account must be configured to process card-not-present or mail order/telephone order (MOTO) transactions.

Each acquiring bank has connections to a limited number of payment processors. You must choose a payment processor that your acquiring bank supports.
Expect to be charged the following fees:

- **Discount rates**—your acquiring bank charges a fee and collects a percentage of every transaction. The combination of the fee and the percentage is called the discount rate. These charges can be *bundled* (combined into a single charge) or *unbundled* (charged separately) depending on your acquiring bank and other factors.

- **Interchange fees**—Visa and Mastercard each have a base fee, called the interchange fee, for each type of transaction. Your acquiring bank and processor can explain how to minimize this fee.

- **Chargebacks**—when customers dispute charges to their accounts, you can incur chargebacks. A chargeback occurs when a charge on a customer’s account is reversed. Your merchant bank removes the money from your account and could charge you a fee for the chargeback.

You are responsible for maintaining:

- Good customer support
- Rapid problem resolution
- A high level of customer satisfaction
- Transaction management processes that minimize fraudulent transactions

The items in the preceding list are required to prevent an excessive number of credit card chargebacks. When credit card chargebacks become excessive, you can be required to undertake business process changes to reduce chargebacks. If the chargebacks are not reduced to a satisfactory level, your account can be terminated.

If you receive a large number of chargebacks or if a large number of your transactions involve fraud, your acquiring bank might increase your discount rate or revoke your merchant bank account. Contact your sales representative for information about products that can help prevent fraud.

Related links:
- Issuing (Consumer) Banks
- Payment Card Companies

### Issuing (Consumer) Banks

An issuing, or consumer, bank provides payment cards to and underwrites lines of credit for consumers. The issuing bank provides monthly statements and collects payments. Issuing banks must follow the rules of the payment card companies to which they belong.

Related links:
- Acquiring (Merchant) Banks
- Payment Card Companies
Payment Card Companies

Payment card companies manage communications between acquiring banks and issuing banks. They also develop industry standards, support their brands, and establish fees for acquiring banks.

Some payment card companies, such as Visa and Mastercard, are trade associations that do not issue cards. Instead, issuing banks are members of these associations and they issue cards under license from the associations.

Other card companies, such as Discover and American Express, act as the issuing banks for their own cards. Before you process cards from these companies, you must sign agreements with the companies.

Related links:
- Acquiring (Merchant) Banks
- Issuing (Consumer) Banks

Services

The credit card services are:

- Authorization
- Full authorization reversal
- Capture
- Credit
- Void—this service is not restricted to the credit card services; it can also be used for other payment methods.

You can also request an authorization and capture together.

Related links:
- Authorizing a Payment
- Capturing an Authorization
- Crediting a Payment
- Performing a Sale
- Reversing an Authorization
- Voiding a Capture or Credit

Order Tracking

Use request IDs and reconciliation IDs to track your orders.

Related links:
- Request IDs
Reconciliation IDs

Request IDs

For all services, the request ID is returned in reply messages in the requestID field.

For each of the following services, use the specified field for the request ID in a request message:

- Authorization reversal—ccAuthReversalService_authRequestID
- Capture—ccCaptureService_authRequestID
- Credit—ccCreditService_captureRequestID
- Void—voidService_voidRequestID

Reconciliation IDs

For each of the following services, the reconciliation ID is returned in the specified field in a reply message:

- Authorization—ccAuthReply_reconciliationID
  The reconciliation ID is returned only for these processors:
  - American Express Direct
  - Asia, Middle East, and Africa Gateway
  - Atos
  - Chase Paymentech Solutions
  - Cielo
  - CyberSource through VisaNet
  - FDC Compass
  - FDC Nashville Global
  - Moneris
  - Worldpay VAP (Worldpay VAP was previously called Litle. Litle was purchased by Vantiv, which was then purchased by Worldpay VAP. If you have any questions, contact your account manager at Worldpay VAP.)
  - Authorization reversal—ccAuthReversalReply_reconciliationID
    The reconciliation ID is returned only for Cielo and Moneris.
  - Capture—ccCaptureReply_reconciliationID
    The reconciliation ID is returned for all processors except JCN Gateway and RBS WorldPay Atlanta.
    When you perform multiple partial captures for an authorization, each reply includes a different reconciliation ID for each capture request.
  - Credit—ccCreditReply_reconciliationID
    The reconciliation ID is returned for all processors except JCN gateway.
On CyberSource through VisaNet, the reconciliation ID is mapped to the purchase identifier field that is sent to your acquirer.

JCN Gateway does not support the reconciliation ID for any services.

Related links:
Getting Started with CyberSource Advanced for the Simple Order API

Payment Processors

In this document, the word processor can refer to processors, acquirers, or acquiring processors depending on your location.

Payment processors connect with acquiring banks. Before you can accept payments, you must register with a payment processor. Your acquiring bank might require you to use a payment processor with which the bank has a business relationship.

CyberSource does not necessarily support all the features that are offered by each processor. This guide describes the payment processing features supported by CyberSource. The beginning of each feature description specifies which payment processors support the feature.

Your processor provides you with unique identification numbers for your account. You must provide these identification numbers to customer support.

The following table lists the processors and corresponding card types that are supported for the credit card services.

**IMPORTANT:** Only the card types explicitly listed here are supported.

<table>
<thead>
<tr>
<th>Payment Processor</th>
<th>Supported Card Types and Note</th>
</tr>
</thead>
<tbody>
<tr>
<td>AIBMS</td>
<td>Visa, Mastercard, Maestro (International), Maestro (UK Domestic)</td>
</tr>
<tr>
<td>American Express Brighton</td>
<td>American Express</td>
</tr>
<tr>
<td></td>
<td>Depending on the country in which your business is located, you might need to get special permission from American Express before you can process transactions with American Express Brighton. For more information, contact American Express.</td>
</tr>
<tr>
<td>American Express Direct</td>
<td>American Express</td>
</tr>
<tr>
<td>Asia, Middle East, and Africa Gateway</td>
<td>Visa, Mastercard, American Express, Diners Club, JCB</td>
</tr>
<tr>
<td>Atos</td>
<td>Visa, Mastercard, Diners Club, JCB, Cartes Bancaires, Maestro (UK Domestic)</td>
</tr>
</tbody>
</table>
### Table 2  Payment Processors and Card Types (Continued) (Sheet 2 of 5)

<table>
<thead>
<tr>
<th>Payment Processor</th>
<th>Supported Card Types and Note</th>
</tr>
</thead>
</table>
| Barclays                                  | Visa, Mastercard, JCB, Maestro (International), Maestro (UK Domestic)  
If you support Maestro (UK Domestic), you must also support Maestro (International), and you must support Mastercard Identity Check for both card types.  
GBP currency only for JCB and Maestro (UK Domestic). |
| Chase Paymentech Solutions                | Visa, Mastercard, American Express, Discover, Diners Club, JCB, Carte Blanche, Maestro (International)                                                          |
| Cielo                                     | **Cielo 1.5:** Visa, Mastercard, American Express, Discover, Diners Club, JCB, Maestro (International), Elo, Aura, Visa Electron  
**Cielo 3.0:** Visa, Mastercard, American Express, Discover, Diners Club, JCB, Maestro (International), Elo, Aura, Visa Electron, Hipercard  
**Maestro (International):** The Maestro (International) card type is processed the same way that the Mastercard debit card is processed. Use card type value 002 (Mastercard) and use the `ccAuthService_overridePaymentMethod` field to indicate that it is a debit card.  
**Visa Electron:** The Visa Electron card type is processed the same way that the Visa debit card is processed. Use card type value 001 (Visa). |
| Citibank India                            | For details about the Citibank India processor, contact your sales representative.                                                                              |
| Comercio Latino                           | Visa, Mastercard, American Express, Discover, Diners Club, JCB, Elo, Aura, Hipercard  
For Hipercard, Comercio Latino supports only 16-digit and 19-digit card numbers.  
Comercio Latino is the upgraded version of CyberSource Latin American Processing.  
If Rede is your acquirer, you must inform Comercio Latino of your Rede portal username and password. |
| **IMPORTANT:** If Banorte is your acquirer, the currency that is stored in the Banorte merchant account database overrides the currency included in the transaction request. The supported currencies are MXN (Mexican peso) and USD (United States dollar). |
| Credit Mutuel-CIC                         | Visa, Mastercard, Cartes Bancaires                                                                                                                               |
| CyberSource Latin American Processing     | Not all card types are supported in all Latin American countries. Contact customer support for details.  
For the current processing connection to Latin America, use Comercio Latino.  
For some countries, you are required to submit the authorization request and the capture request together in the same message.  
*CyberSource Latin American Processing* is the name of a specific processing connection that CyberSource supports. In the CyberSource API documentation, *CyberSource Latin American Processing* does not refer to the general topic of processing in Latin America. |
### Table 2  Payment Processors and Card Types (Continued) (Sheet 3 of 5)

<table>
<thead>
<tr>
<th>Payment Processor</th>
<th>Supported Card Types and Note</th>
</tr>
</thead>
<tbody>
<tr>
<td>CyberSource through VisaNet</td>
<td>Different card types are supported for each CyberSource through VisaNet acquirer. The Visa Electron card type is processed the same way that the Visa debit card is processed. Use card type value 001 (Visa) for Visa Electron. See CyberSource through VisaNet Acquirers.</td>
</tr>
<tr>
<td>Elavon</td>
<td>Visa, Mastercard, Discover, Diners Club, Maestro (UK Domestic), Maestro (International)</td>
</tr>
<tr>
<td>Elavon Americas</td>
<td>Visa, Mastercard, American Express, JCB, Diners Club, Discover, China UnionPay</td>
</tr>
<tr>
<td>FDC Compass</td>
<td>Visa, Mastercard, American Express, Discover, Diners Club, JCB</td>
</tr>
<tr>
<td>FDC Germany</td>
<td>Visa, Mastercard, Maestro (UK Domestic), Maestro (International)</td>
</tr>
<tr>
<td>FDC Nashville Global</td>
<td>Visa, Mastercard, American Express, Discover, Diners Club, JCB, China UnionPay</td>
</tr>
<tr>
<td>FDI Australia</td>
<td>Visa, Mastercard, American Express, Diners Club, JCB</td>
</tr>
<tr>
<td>FDMS Nashville</td>
<td>Visa, Mastercard, American Express, Discover, Diners Club, Carte Blanche, JCB</td>
</tr>
<tr>
<td>FDMS South</td>
<td>Visa, Mastercard, American Express, Discover, Diners Club, Carte Blanche, JCB</td>
</tr>
</tbody>
</table>

**IMPORTANT:** FDMS South does not accept authorization requests. If FDMS South is your processor, you need to either update or migrate your account depending on your settlement currency.

If you settle transactions in CAD, you must do the following:
- Contact customer support to have your account configured to send authorization requests to a third party who will forward the requests to FDMS South on your behalf.
- Contact First Data to have your First Data account updated.

If you settle transactions in USD, it is recommended that you change your processor to FDC Nashville Global, FDMS Nashville, or FDC Compass.

| Getnet | Visa, Mastercard, American Express, Elo, Hipercard |
| GPN | Visa, Mastercard, American Express, Discover, Diners Club, JCB |
| GPN is the CyberSource name for Global Payments, Inc.’s East processing platform. | USD is the only currency supported with American Express, Discover, Diners Club, and JCB. With Visa and Mastercard, you can use any currency that is supported by both GPN and CyberSource. |
| HBoS | Visa, Mastercard, Maestro (UK Domestic), Maestro (International) |
| HSBC | Visa, Mastercard, Maestro (UK Domestic), Maestro (International) |
| HSBC is the CyberSource name for HSBC U.K. | |

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### Table 2  Payment Processors and Card Types (Continued) (Sheet 4 of 5)

<table>
<thead>
<tr>
<th>Payment Processor</th>
<th>Supported Card Types and Note</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ingenico ePayments</td>
<td>Visa, Mastercard, American Express, JCB, Maestro (UK Domestic), Delta, Visa Electron, Dankort, Cartes Bancaires, Carta Sí, Eurocard</td>
</tr>
<tr>
<td></td>
<td><strong>IMPORTANT:</strong> Diners Club and Discover are not supported for payment card processing with Ingenico ePayments. A payment request using one of these card types will not result in a successful transfer of funds to your merchant account. There are no plans to add support for these card types on Ingenico ePayments.</td>
</tr>
<tr>
<td>JCN Gateway</td>
<td>Visa, Mastercard, American Express, Diners Club, JCB</td>
</tr>
<tr>
<td>Lloyds-OmniPay</td>
<td>Visa, Mastercard, Maestro (UK Domestic), Maestro (International)</td>
</tr>
<tr>
<td>LloydsTSB Cardnet</td>
<td>Visa, Mastercard, Maestro (UK Domestic)</td>
</tr>
<tr>
<td>Lynk</td>
<td>Visa, Mastercard, American Express, Discover, Diners Club, Carte Blanche, JCB</td>
</tr>
<tr>
<td>Moneris</td>
<td>Visa, Mastercard, American Express, Discover, China UnionPay</td>
</tr>
</tbody>
</table>
| OmniPay Direct             | **Supported acquirers:**  
|                            | • Bank of America Merchant Services: Visa, Mastercard, Maestro (UK Domestic), Maestro (International)  
|                            | • Cardnet International: Visa, Mastercard, Discover, Diners Club, Maestro (UK Domestic), Maestro (International), Visa Electron  
|                            | • First Data Merchant Solutions (Europe): Visa, Mastercard, Discover, Diners Club, Maestro (UK Domestic), Maestro (International)  
|                            | • Global Payments International Acquiring: Visa, Mastercard, Maestro (UK Domestic), Maestro (International)  |
| OmniPay-Ireland            | Visa, Mastercard                                                                             |
| OmniPay-Ireland is the CyberSource name for HSBC International. |                                                                                              |
| PayEase China Processing   | Visa, Mastercard, American Express, JCB  
The information in this guide does not apply to PayEase China Processing. All information required for PayEase China Processing is in the China Processing Implementation Guide. |
<p>| RBS WorldPay Atlanta       | Visa, Mastercard, American Express, Discover, Diners Club, JCB                                |
| Rede                       | Visa, Mastercard, American Express, Diners Club, JCB, Elo, Hipercard                         |
| RuPay                      | RuPay                                                                                        |</p>
<table>
<thead>
<tr>
<th>Payment Processor</th>
<th>Supported Card Types and Note</th>
</tr>
</thead>
<tbody>
<tr>
<td>SIX</td>
<td>Visa, Mastercard, Discover, Diners Club, JCB, Maestro (International), Maestro (UK Domestic), China UnionPay, Visa Electron Use card type value 033 for Visa Electron.</td>
</tr>
<tr>
<td>Software Express</td>
<td>Supported acquirer: Getnet Support card types: Visa, Mastercard</td>
</tr>
<tr>
<td>Streamline</td>
<td>Visa, Mastercard, JCB, Cartes Bancaires, Dankort, Maestro (International), Maestro (UK Domestic) For Maestro (International), Identity Check processing is required.</td>
</tr>
<tr>
<td>TSYS Acquiring Solutions</td>
<td>Visa, Mastercard, American Express, Discover, Diners Club, JCB, Carte Blanche</td>
</tr>
<tr>
<td>UATP</td>
<td>UATP</td>
</tr>
<tr>
<td>Worldpay VAP</td>
<td>Worldpay VAP was previously called <em>Little</em>. Little was purchased by Vantiv, which was then purchased by Worldpay VAP. If you have any questions, contact your account manager at Worldpay VAP. Visa, Mastercard, American Express, Discover, Diners Club, JCB</td>
</tr>
</tbody>
</table>
Payment Card Processing

This section includes information about the following topics:

- Authorizing a Payment
- Reversing an Authorization
- Capturing an Authorization
- Performing a Sale
- Crediting a Payment
- Voiding a Capture or Credit

Authorizing a Payment

Authorizations are supported for all processors.

Related links:
- Online Authorizations
- Offline Authorizations
- Automatic Captures
- Create an Authorization Request
- Create a Check Status Request
- Incremental Authorization Service
- Authorization Information for Specific Processors

Online Authorizations

*Online authorization* means that when you submit an order using a payment card, you receive an immediate confirmation about the availability of the funds. If the funds are available, the issuing bank reduces the customer’s open to buy, which is the amount of credit available on the card. Most of the common payment cards are processed online. For online authorizations, you typically start the process of order fulfillment soon after you receive confirmation of the order.

Online authorizations expire with the issuing bank after a specific length of time if they have not been captured and settled. Most authorizations expire within five to seven days. The issuing bank sets the length of time.

CyberSource is not informed by the issuing bank when an authorization expires. By default, the authorization remains in the system for 60 days after the authorization date, even after it expires with the issuing bank.

When an authorization expires with the issuing bank, your bank or processor might require you to resubmit an authorization request and include a request for capture in the same message.
The following figure shows the steps that occur when you request an online credit card authorization.

![Diagram showing the steps of online credit card authorization]

**Processing an Online Authorization**

1. The customer places an order and provides the payment card number, the card expiration date, and additional information about the card.

2. You send a request for authorization over a secure Internet connection. When the customer buys a digitally delivered product or service, you can request both the authorization and the capture at the same time. When the customer buys a physically fulfilled product, do not request the capture until you ship the product.

3. CyberSource validates the order information then contacts your payment processor and requests authorization.

4. The processor sends the transaction to the payment card company, which routes it to the issuing bank for the customer’s payment card. Some card companies, including Discover and American Express, act as their own issuing banks.

5. The issuing bank approves or declines the request.
   - Depending on the processor and card type, the issuing bank can use AVS to confirm the billing address and CVN to verify that the customer has possession of the card.
   - For debit cards and prepaid cards, the issuing bank can approve a partial amount if the balance on the card is less than the requested authorization amount and if the transaction is enabled for partial authorization.
   - For a limited number of processors and card types, partial authorizations and balance responses are supported for credit cards in addition to debit cards and prepaid cards.

6. CyberSource runs its own tests then tells you whether the authorization succeeded.

Related links:
- [Authorization Features](#)
- [Balance Responses](#)
- [Partial Authorizations](#)
Offline Authorizations

*Offline authorization* means that when you submit an order using a payment card, you do not know whether the funds are available until you capture the order and receive confirmation of payment. You typically do not ship the goods until you receive this payment confirmation. For offline payment cards, it usually takes five days longer to receive payment confirmation than for online cards.

Automatic Captures

**Processors:**

- Asia, Middle East, and Africa Gateway
- Cielo
- Comercio Latino
- CyberSource Latin American Processing
- Getnet

An *automatic capture* is an authorization that results in an immediate capture if the authorization is approved. A *bundled* request means that an authorization and a capture are requested at the same time.

To enable automatic captures for your account, contact customer support.

Automatic captures are requested two ways:

- If automatic captures are enabled for your account, submit a bundled request.
- If automatic captures are not enabled for your account, submit a bundled request and set `ccAuthService_authType` to `AUTOCAPTURE`.

If your account is configured to enable automatic captures but you want to process a standard capture for a specific transaction, submit a bundled or standard authorization request and set `ccAuthService_authType` to `STANDARDCAPTURE`. The authorization is processed immediately, and if it is successful, the capture is processed during the next settlement submission cycle.

Authorization reversal and void services are not supported for automatic capture transactions.

Here is some automatic capture information for specific processors:

- Asia, Middle East, and Africa Gateway—certain acquirers that are connected to the Asia, Middle East, and Africa Gateway require automatic captures. Contact your customer support representative to learn whether your acquirer uses standard or automatic capture processing.
- Cielo—by default, your account is configured to support standard capture processing. When you contact customer support to set up your account, you can request that the default type of capture be automatic capture instead of standard capture. All Aura Card transactions must be automatic captures.
- Comercio Latino—when you contact customer support to set up your account, you can request that the default type of capture be automatic capture instead of standard capture.
• CyberSource Latin American Processing—for some countries you are required to submit an automatic capture. For other countries, you can submit standard authorization and capture requests. Contact customer support for each country’s requirements.

*CyberSource Latin American Processing* is the name of a specific processing connection that CyberSource supports. In the CyberSource API documentation, *CyberSource Latin American Processing* does not refer to the general topic of processing in Latin America.

### Create an Authorization Request

1. Do not include any of these services in the request:
   - Full authorization reversal (*ccAuthReversalService*)
   - Credit (*ccCreditService*)
   - Services for other payment methods, such as electronic checks or PayPal
   - Risk update (*riskUpdateService*)

2. Include the required fields in the request:
   - If you are using Apple Pay, see the Apple Pay documentation.
   - If you are using Google Pay, see the Google Pay documentation.
   - If you are using Visa Checkout or Visa Secure Remote Commerce, the required fields are described in the following table.

<table>
<thead>
<tr>
<th>Field</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>ccAuthService_run</td>
<td>Set to <code>true</code>.</td>
</tr>
<tr>
<td>merchantID</td>
<td></td>
</tr>
<tr>
<td>merchantReferenceCode</td>
<td></td>
</tr>
<tr>
<td>paymentSolution</td>
<td>Set to <code>visacheckout</code>.</td>
</tr>
<tr>
<td>purchaseTotals_currency</td>
<td></td>
</tr>
<tr>
<td>purchaseTotals_grandTotalAmount</td>
<td>Either <code>purchaseTotals_grandTotalAmount</code> or <code>item_#_unitPrice</code> must be included in the request.</td>
</tr>
<tr>
<td>vc_orderID</td>
<td></td>
</tr>
<tr>
<td>wallet_type</td>
<td>Required only on CyberSource through VisaNet.</td>
</tr>
</tbody>
</table>

• Otherwise, the required fields are described in the following table.
• **Important Note for Fields for Authorizations without Visa Checkout or Visa Secure Remote Commerce:**

  1 = Field is optional if your account is configured for relaxed requirements for address data and expiration date. **Important:** It is your responsibility to determine whether a field is required for the transaction you are requesting.

### Table 2  Required Fields for Authorizations without Visa Checkout or Visa Secure Remote Commerce

<table>
<thead>
<tr>
<th>Field</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>billTo_city¹</td>
<td></td>
</tr>
<tr>
<td>billTo_country¹</td>
<td></td>
</tr>
<tr>
<td>billTo_email¹</td>
<td></td>
</tr>
<tr>
<td>billTo_firstName¹</td>
<td></td>
</tr>
<tr>
<td>billTo_lastName¹</td>
<td></td>
</tr>
<tr>
<td>billTo_postalCode¹</td>
<td>Required only for transactions in the U.S. and Canada.</td>
</tr>
<tr>
<td>billTo_state¹</td>
<td>Required only for transactions in the U.S. and Canada.</td>
</tr>
<tr>
<td>billTo_street1¹</td>
<td></td>
</tr>
<tr>
<td>card_accountNumber</td>
<td></td>
</tr>
<tr>
<td>card_cardType</td>
<td>Required for certain card types. It is strongly recommended that you send the card type even if it is optional for your processor. Omitting the card type can cause the transaction to be processed with the wrong card type.</td>
</tr>
<tr>
<td>card_expirationMonth¹</td>
<td></td>
</tr>
<tr>
<td>card_expirationYear¹</td>
<td></td>
</tr>
<tr>
<td>ccAuthService_run</td>
<td>Set to true.</td>
</tr>
<tr>
<td>merchantID</td>
<td></td>
</tr>
<tr>
<td>merchantReferenceCode</td>
<td></td>
</tr>
<tr>
<td>purchaseTotals_currency</td>
<td></td>
</tr>
<tr>
<td>purchaseTotals_grandTotalAmount</td>
<td>Either <code>purchaseTotals_grandTotalAmount</code> or <code>item_#_unitPrice</code> must be included in the request.</td>
</tr>
</tbody>
</table>

3  If needed, modify the request according to authorization information specifically for your processor.
4 Include authorization features in the request. Several authorization features can be performed automatically depending on the information included in the request.

5 Include optional features in the request.

Related links:
- API Fields
- Authorization Features
- Authorization Information for Specific Processors
- Merchant-Initiated Transactions and Credentials-on-File
- Relaxed Requirements for Address Data and Expiration Date
- Optional Features
- Apple Pay Using the Simple Order API
- Google Pay Using the Simple Order API

Check the Status of an Authorization Request

**Processor:** RuPay

**Card type:** RuPay

Typically, when a timeout occurs during an authorization, an authorization reversal is automatically performed. However, RuPay does not support online authorization reversals. When a timeout occurs during an authorization for a RuPay transaction, the authorization reply message includes the `ccAuthReply_reasonCode` field set to 151. When you receive this value, check the status of the authorization by requesting the check status service.

The check status service includes a payment status field in the reply message. When the value of the payment status field is `AUTHORIZED`, proceed with the order by requesting the capture service. When the value of the payment status field is `DECLINED`, the authorization has been declined. You can request a different form of payment from the customer.

Related links:
- Create a Check Status Request

Create a Check Status Request

1 Do not include any other services in the request.

2 Include the required fields in the request.
   - `ccCheckStatusService_authRequestID`: Set to the request ID in the reply message for the authorization you want to check.
   - `ccCheckStatusService_run`: Set to `true`. 
Incremental Authorization Service

The incremental authorization service is not the same as a merchant-initiated transaction.

**Processor:** CyberSource through VisaNet

**Card types:**
- Mastercard
- Visa

Incremental authorizations are useful when a customer adds products and services to an original purchase. After a successful original authorization, the incremental authorization service enables you to:

- Request subsequent authorizations.
- Request one capture for the original and incremental authorizations.

**Limitations:**

- Maximum of 100 incremental authorizations per transaction, in addition to the original authorization.
- Interchange optimization is not supported.
- Split shipments are not supported.

Related links:
- Scenario for Incremental Authorization Service
- Final Authorization Indicator
- Merchant-Initiated Reversals and Voids
- Merchant-Initiated Transactions and Credentials-on-File Transactions
- Partial Authorizations
- Reversing an Authorization
- Merchant Descriptors Using the Simple Order API

**Scenario for the Incremental Authorization Service**

1. The customer reserves a hotel room for two nights at a cost of 200.00 per night. You request an authorization for 400.00. The authorization request is approved.

2. The customer orders dinner through room service the first night. You request an incremental authorization of 50.00 for the dinner.
3 The customer decides to stay an extra night. You request an incremental authorization of 200.00 for the additional night.

4 The customer uses items from the mini-bar. The cost of the mini-bar items is 50.00. You request an incremental authorization of 50.00.

5 When the customer ends their stay and checks out, they sign a receipt for 700.00, which is the total of all costs incurred.

6 You request a capture for 700.00.

Supported Features for the Incremental Authorization Service

- Authorization reversals with Mastercard. The reversal amount is the amount of the original authorization plus the amounts for all incremental authorizations. In the authorization reversal request, set the request ID to the request ID that was returned in the reply for the original authorization.
- Authorization reversals with Visa. You can reverse any of the following amounts.
  - Amount of the original authorization plus the amounts for all incremental authorizations. In the authorization reversal request, set the request ID to the request ID that was returned in the reply for the original authorization.
  - Amount of any one of the incremental authorizations. In the authorization reversal request, set the request ID to the request ID that was returned in the reply for the incremental authorization.
- Final authorization indicator.
- Merchant descriptors. When you include merchant descriptors in the original authorization request, those merchant descriptors are used for all incremental authorizations that are associated with the original authorization.
- Merchant-initiated reversals. Merchant-initiated voids are not supported.
- Merchant-initiated transactions.
- Partial authorizations for an original authorization. This feature is supported only for an original authorization made with a debit card or prepaid card. You can request an incremental authorization after a partial original authorization, but the incremental authorization cannot result in a partial authorization.
- POS Redemption.

Related links:

- Final Authorization Indicator
- Merchant-Initiated Reversals and Voids
- Merchant-Initiated Transactions and Credentials-on-File Transactions
- Partial Authorizations
- Reversing an Authorization
- Merchant Descriptors Using the Simple Order API
Perform an Incremental Authorization

1. Request an authorization.

2. Include the following required fields in each request for an incremental authorization.
   - ccIncrementalAuthService_authRequestID: Set to the request ID that was included in the original authorization reply message.
   - ccIncrementalAuthService_run: Set to true.
   - merchantID
   - merchantReferenceCode
   - purchaseTotals_currency
   - purchaseTotals_grandTotalAmount: Either purchaseTotals_grandTotalAmount or item_#_unitPrice must be included in the request. CyberSource through VisaNet limits authorization and capture amounts to 12 digits; therefore, the maximum amount is 999999999999.
   - subsequentAuthReason

3. When you request the capture, it is recommended that you set the capture amount to the amount of the original authorization plus the amounts for all incremental authorizations.

   If the requested capture amount is less than the amount of the original authorization plus the amounts for all incremental authorizations, a partial authorization reversal is automatically performed.

   If the requested capture amount is more than the amount of the original authorization plus the amounts for all incremental authorizations, the capture request is not rejected.

Related links:
   - API Fields
   - Automatic Partial Authorization Reversals
   - Capturing an Authorization
   - Create an Authorization Request

Authorization Information for Specific Processors

The following table provides additional information about authorizations for specific processors.
<table>
<thead>
<tr>
<th>Payment Processor</th>
<th>Authorization Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>American Express Direct</td>
<td>For USD, American Express Direct limits authorization and capture amounts to 9,999,999.00. For other currencies, the maximum amount depends on the currency. Contact American Express for the maximum amounts for the currencies that you are using. Regardless of exponent or currency, the maximum number of digits for the amount value is 12 digits.</td>
</tr>
</tbody>
</table>
| Asia, Middle East, and Africa Gateway    | The Asia, Middle East, and Africa Gateway limits authorization and capture amounts to four bytes; therefore, the maximum amount is 2147483647.  
Certain acquirers that are connected to the Asia, Middle East, and Africa Gateway require that an authorization be automatically captured. |
| Atos                                    | Atos limits authorization, capture, and credit amounts to 12 digits; therefore, the maximum amount is 999999999999.                                                                                                          |
| **IMPORTANT:** Authorization time out after 5 days, 20 hours, and 30 minutes. For Maestro (UK Domestic), when you submit a capture request after 5 days, 20 hours, and 30 minutes, you must reauthorize first. For all other card types, when you submit a capture request after 5 days, 20 hours, and 30 minutes, CyberSource tries to obtain a fresh authorization. |
| Barclays                                | The amount is rounded to the correct number of decimal places for the currency.  
Barclays supports enhanced response codes in authorization reply messages. Enhanced response codes provide detailed information about declined transactions. Contact Barclays customer support to have this capability enabled for your Barclays account. |
<table>
<thead>
<tr>
<th>Payment Processor</th>
<th>Authorization Information</th>
</tr>
</thead>
</table>
| Cielo                             | **Automatic Capture and Standard Capture**: Cielo supports standard captures and automatic captures.  
• By default, your account is configured to support standard capture processing.  
• For an Aura Card transaction, you must set the authorization type to AUTOCAPTURE.  
  **Combo Cards**: Some card types support two payment methods: they can be processed as credit cards and debit cards. On Cielo:  
  • The default payment method is credit card.  
  • You can override the default payment method by including the `ccAuthService_overridePaymentMethod` field, a flag that indicates whether the card is being used as a credit card or debit card, in the authorization request.  
  **Debit Cards**: For debit cards on Cielo:  
  • You must request an automatic capture.  
  • You must include payer authentication data in the request for cards that support it on the Cielo gateway.  
  • Some card types must always be processed as debit cards and must be identified with the override payment method field. Cards that must always be processed as debit cards include: Visa Electron, Maestro (International). |
| Comercio Latino                   | Regardless of exponent or currency, the maximum number of digits for the amount value is 19 digits. This maximum amount may be subject to further restrictions based on the acquirer requirements.  
  **Debit Cards**: For debit cards on Comercio Latino:  
  • You must request an automatic capture.  
  • You must include payer authentication data in the request for cards that support it on the Comercio Latino gateway.  
  • Some card types must always be processed as debit cards and must be identified with the `ccAuthService_overridePaymentMethod` field. Cards that must always be processed as debit cards include: Visa Electron, Maestro (International). |
| CyberSource Latin American Processing | With CyberSource Latin American Processing, for some countries you must submit an automatic capture. For other countries, you can submit standard authorization and capture requests. Contact customer support for each country’s requirements.  
For transactions in Brazil, you must request the follow-on capture within five days of the authorization request.  
*CyberSource Latin American Processing* is the name of a specific processing connection that CyberSource supports. In the CyberSource API documentation, *CyberSource Latin American Processing* does not refer to the general topic of processing in Latin America. |
<table>
<thead>
<tr>
<th>Payment Processor</th>
<th>Authorization Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>CyberSource through VisaNet</td>
<td>CyberSource through VisaNet limits authorization and capture amounts to 12 digits; therefore, the maximum amount is 999999999999. When you perform a reauthorization or an incremental authorization, the authorization request must include subsequent authorization fields.</td>
</tr>
</tbody>
</table>
| FDMS South                            | For the Indonesian rupiah (IDR) and Chilean peso (CLP) currencies only:  
  • Rounding occurs, which can cause a minor discrepancy that consists of a maximum of one currency unit between the amount you requested and the amount that is authorized.  
  • When a transaction is enabled for partial authorization, you must ensure that the requested amount does not include any digits to the right of the decimal separator. |
| GPN                                    | GPN limits the authorization, capture, and credit amounts to 10 digits.                                                                                   |
| Ingenico ePayments                    | For Cartes Bancaires, the authorization and capture amount must be 0.99 EUR or more.                                                                      |
| Moneris                                | Moneris limits authorization and capture amounts to nine digits; therefore, the maximum amount is 99999999.                                                   |
| RBS WorldPay Atlanta                   | RBS WorldPay Atlanta limits the authorization, capture, and credit amounts to the equivalent of 999,999.99 USD.                                            |
|                                          | Depending on the value you send, the decimal is either truncated or appended. For example, if you send 1.123 the decimal is truncated to 1.12. If you send 123 it is converted to 123.00. |
| RuPay                                  | RuPay requires payer authentication for all authorization requests.  
  The reply message for the payer authentication check enrollment service indicates whether a card requires single-message processing or dual-message processing.  
  In the authorization request, the e-commerce indicator must be rpy.  
  When you do not receive an authorization reply message, request the check status service. |
| SIX                                    | A request for an authorization must include a capture request.                                                                                          |
| Streamline                             | Streamline limits authorization and capture amounts to 11 digits; therefore, the maximum amount is 999999999999.  
  Streamline supports enhanced response codes in authorization reply messages. Enhanced response codes provide detailed information about declined transactions. Contact Streamline customer support to have this capability enabled for your Streamline account. |
| TSYS Acquiring Solutions               | TSYS Acquiring Solutions limits authorization and capture amounts to the equivalent of 99,999.99 USD. To process an amount greater than this, contact TSYS Acquiring Solutions. |
Reversing an Authorization

The full authorization reversal service releases the hold that the authorization placed on the customer’s credit card funds. Use this service to reverse an unnecessary or undesired authorization.

Each issuing bank has its own rules for deciding whether a full authorization reversal succeeds or fails. When a reversal fails, contact the issuing bank to learn whether it is possible to reverse the authorization by alternate means.

If your processor supports authorization reversal after void (ARAV), you can reverse an authorization after you void the associated capture. If your processor does not support ARAV, you can use the full authorization reversal service only for an authorization that has not been captured and settled.

A full authorization reversal is a follow-on transaction that uses the request ID returned from an authorization. The main purpose of a follow-on transaction is to link two transactions. The request ID links the follow-on transaction to the original transaction. The authorization request ID is used to look up the customer’s billing and account information in the database, so you are not required to include those fields in the full authorization reversal request. The original transaction and follow-on transaction are linked in the database and in the Business Center.

For American Express aggregator transactions on CyberSource through VisaNet, the aggregator information for the authorization that is being reversed is retrieved.

Related links:
- Authorization Reversal after Void (ARAV)
Supported Processors and Card Types for Full Authorization Reversal

The following table lists the processors that are supported for full authorization reversals. For processors that support debit cards and prepaid cards, the full authorization reversal service works for debit cards and prepaid cards in addition to credit cards.

<table>
<thead>
<tr>
<th>Processor</th>
<th>Card Type and Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>AIBMS</td>
<td>Requirement: you are responsible for complying with the processor’s specific requirements for full authorization reversals. Contact the processor for more information. ARAV is supported.</td>
</tr>
<tr>
<td>American Express Direct</td>
<td>Requirement: you are responsible for complying with the processor’s specific requirements for full authorization reversals. Contact American Express for more information. ARAV is supported.</td>
</tr>
<tr>
<td>Barclays</td>
<td>Requirement: you are responsible for complying with the processor’s specific requirements for full authorization reversals. Contact the processor for more information. Enhanced authorization reversals are supported on this processor; therefore, extra data is sent in the authorization reversal request. You do not need to process or monitor the extra data. ARAV is supported.</td>
</tr>
<tr>
<td>Chase Paymentech Solutions</td>
<td>Card types supported for full authorization reversals: Visa, Mastercard, American Express, Maestro (International), Discover, and Diners Club. Time limit: a full authorization reversal must occur within three days of the authorization. ARAV is supported.</td>
</tr>
<tr>
<td>Cielo</td>
<td>Card types supported for full authorization reversals: Visa, Mastercard, American Express.</td>
</tr>
<tr>
<td>Comercio Latino</td>
<td>Card types supported for full authorization reversals: Visa, Mastercard, American Express, Discover, Diners Club, JCB, Elo, Aura, Hipercard. Time limit: a full authorization reversal must occur by 23:59 BRT (UTC-3) on the same day as the authorization.</td>
</tr>
<tr>
<td>Credit Mutuel-CIC</td>
<td>Visa, Mastercard, Cartes Bancaires</td>
</tr>
<tr>
<td>Processor</td>
<td>Card Type and Notes</td>
</tr>
<tr>
<td>-------------------------------</td>
<td>------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>CyberSource through VisaNet</td>
<td>Card types supported for full authorization reversals: Visa, Mastercard, American Express, Diners Club, JCB, Discover, mada. ARAV is supported.</td>
</tr>
<tr>
<td>Elavon</td>
<td>Card types supported for full authorization reversals: Visa, Mastercard, Discover, Diners Club, Maestro (UK Domestic), Maestro (International). Time limit: a full authorization reversal must occur within 24 hours of the authorization.</td>
</tr>
<tr>
<td>Elavon Americas</td>
<td>Card types supported for full authorization reversals: Visa, Mastercard, American Express, Discover, Diners Club, JCB, and China UnionPay.</td>
</tr>
<tr>
<td>FDC Compass</td>
<td>Card types supported for full authorization reversals: Visa, Mastercard, American Express, Discover, Diners Club, and JCB. Time limit: a full authorization reversal must occur within three days of the authorization. ARAV is supported.</td>
</tr>
<tr>
<td>FDC Germany</td>
<td>Requirement: you are responsible for complying with the processor’s specific requirements for full authorization reversals. Contact the processor for more information. ARAV is supported.</td>
</tr>
<tr>
<td>FDC Nashville Global</td>
<td>Card types supported for full authorization reversals: Visa, Mastercard, American Express, Discover, Diners Club, China UnionPay, and JCB (US Domestic). For JCB cards, “US Domestic” means that the currency is USD and your location is the U.S., Puerto Rico, Guam, U.S. Virgin Islands, or Northern Mariana Islands. For Discover, Diners Club, and JCB (US Domestic), the processor supports full authorization reversals for USD transactions only. The processor does not impose currency restrictions for full authorization reversals for Visa, Mastercard, and American Express. ARAV is supported.</td>
</tr>
<tr>
<td>FDI Australia</td>
<td>Visa, Mastercard, American Express, Diners Club, JCB</td>
</tr>
<tr>
<td>FDMS Nashville</td>
<td>Card types supported for full authorization reversals: Visa, Mastercard, Discover, Diners Club, and JCB (US Domestic). For JCB cards, “US Domestic” means that the currency is USD and your location is the U.S., Puerto Rico, Guam, U.S. Virgin Islands, or Northern Mariana Islands. ARAV is supported.</td>
</tr>
<tr>
<td>Processor</td>
<td>Card Type and Notes</td>
</tr>
<tr>
<td>----------------------------</td>
<td>-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
</tbody>
</table>
| FDMS South                 | Card types supported for full authorization reversals: Visa, Mastercard, Discover, and JCB (US Domestic). For JCB cards, “US Domestic” means that the currency is USD and your location is the U.S., Puerto Rico, Guam, U.S. Virgin Islands, or Northern Mariana Islands. Full authorization reversals:  
  - Are supported only for transactions that do not go through a currency conversion.  
  - Are supported for the following types of merchants and currencies:  
    - Merchants located in the U.S. who authorize, settle, and fund in U.S. dollars.  
    - Merchants located in Canada who authorize, settle, and fund in Canadian dollars.  
    - Merchants located in Latin America or the Caribbean who authorize, settle, and fund in U.S. dollars.  
    - Merchants located in Europe who authorize, settle, and fund in the currency for the country in which the merchant is located.  
  ARAV is supported.                                                                 |
<p>| Getnet                     | Visa, Mastercard, American Express, Elo, Hipercard                                                                                                                                                                                                                                                                                                      |
| GPN                        | Card types supported for full authorization reversals: Visa, Mastercard, Discover, Diners Club, and JCB. ARAV is supported.                                                                                                                                                                                                                             |
| HBoS                       | Requirement: you are responsible for complying with the processor’s specific requirements for full authorization reversals. Contact the processor for more information. ARAV is supported.                                                                                                                                                     |
| HSBC                       | Card types supported for full authorization reversals: Visa, Mastercard, Maestro (UK Domestic), Maestro (International). ARAV is supported.                                                                                                                                                                                                          |
| JCN Gateway                | Card types supported for full authorization reversals: Visa, Mastercard, American Express, Diners Club, JCB. ARAV is supported.                                                                                                                                                                                                                  |
| Lloyds-OmniPay             | Requirement: you are responsible for complying with the processor’s specific requirements for full authorization reversals. Contact the processor for more information. ARAV is supported.                                                                                                                  |</p>
<table>
<thead>
<tr>
<th>Processor</th>
<th>Card Type and Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>LloydsTSB Cardnet</td>
<td>Requirement: you are responsible for complying with the processor’s specific requirements for full authorization reversals. Contact the processor for more information. ARAV is supported.</td>
</tr>
<tr>
<td>Moneris</td>
<td>Card types supported for full authorization reversals: Visa, Mastercard, American Express, Discover, and China UnionPay.</td>
</tr>
<tr>
<td>OmniPay Direct</td>
<td>Requirement: you are responsible for complying with the processor’s specific requirements for full authorization reversals. Contact the processor for more information. Card types supported for full authorization reversals on each acquirer:</td>
</tr>
<tr>
<td></td>
<td>• Bank of America Merchant Services: Visa, Mastercard, Maestro (UK Domestic), and Maestro (International).</td>
</tr>
<tr>
<td></td>
<td>• Cardnet International: Visa, Mastercard, Maestro (UK Domestic), and Maestro (International).</td>
</tr>
<tr>
<td></td>
<td>• First Data Merchant Solutions (Europe): Visa, Mastercard, Discover, Diners Club, Maestro (UK Domestic), and Maestro (International).</td>
</tr>
<tr>
<td></td>
<td>• Global Payments International Acquiring: Visa, Mastercard, Maestro (UK Domestic), and Maestro (International).</td>
</tr>
<tr>
<td></td>
<td>On Cardnet International, enhanced authorization reversals are supported; therefore, extra data is sent in the authorization reversal request. You do not need to process or monitor the extra data. ARAV is supported.</td>
</tr>
<tr>
<td>RBS WorldPay Atlanta</td>
<td>Card types supported for full authorization reversals: Visa, Mastercard, American Express, and Discover.</td>
</tr>
<tr>
<td>Rede</td>
<td>Card types supported for full authorization reversals: Visa, Mastercard, American Express, Diners Club, JCB, Elo, Hipercard</td>
</tr>
<tr>
<td>SIX</td>
<td>Card types supported for full authorization reversals: Visa, Mastercard, Discover, Diners Club, JCB, Maestro (International), Maestro (UK Domestic), China UnionPay, Visa Electron.</td>
</tr>
<tr>
<td>Software Express</td>
<td>Card types supported for full authorization reversals: Visa, Mastercard</td>
</tr>
</tbody>
</table>
Table 3  Processors That Support Full Authorization Reversals (Continued) (Sheet 5 of 5)

<table>
<thead>
<tr>
<th>Processor</th>
<th>Card Type and Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Streamline</td>
<td>Requirement: you are responsible for complying with the processor’s specific requirements for full authorization reversals. Contact the processor for more information. Enhanced authorization reversals are supported on this processor; therefore, extra data is sent in the authorization reversal request. You do not need to process or monitor the extra data. ARAV is supported.</td>
</tr>
<tr>
<td>TYS Acquiring Solutions</td>
<td>Card types supported for full authorization reversals: Visa, Mastercard, American Express, Discover, Diners Club, and JCB. ARAV is supported.</td>
</tr>
<tr>
<td>Worldpay VAP</td>
<td>Card types supported for full authorization reversals: Visa, Mastercard, Discover, Diners Club, and JCB. ARAV is supported.</td>
</tr>
</tbody>
</table>

Worldpay VAP was previously called Litle. Litle was purchased by Vantiv, which was then purchased by Worldpay VAP. If you have any questions, contact your account manager at Worldpay VAP.

Related links:
- Authorization Reversal after Void (ARAV)
- mada Debit Cards

Create a Full Authorization Reversal Request

1. Do not include any other services in the request.
2. Include the required fields in the request.
   - ccAuthReversalService_authRequestID: Set to the request ID that was included in the authorization reply message.
   - ccAuthReversalService_run: Set to true.
   - merchantID
   - merchantReferenceCode
   - paymentSolution: Include this field only when using Visa Checkout or Visa Secure Remote Commerce.
   - purchaseTotals_currency
   - purchaseTotals_grandTotalAmount: Either purchaseTotals_grandTotalAmount or item_#_unitPrice must be included in the request.
• vc_orderID: Include this field only when using Visa Checkout or Visa Secure Remote Commerce.

3 Make sure that the amount of the reversal is the same as the amount that was authorized:

• You cannot partially reverse an authorization; you can reverse an authorization only for its full amount.
• When you use a debit card or prepaid card and only a partial amount was approved, the amount of the reversal must be the amount that was authorized, not the amount that was requested.

Related links:
API Fields

Authorization Reversals for Single-Message Processing

Processor: CyberSource through VisaNet—National Commercial Bank (NCB) is the only acquirer that supports single-message processing.

Card types: On CyberSource through VisaNet—all mada card types

Authorization reversals are not supported for least-cost routing and single-message processing on Worldpay VAP. To process an aborted transaction or a return, request the credit service.

National Commercial Bank (NCB) is the only acquirer that supports single-message processing.

(Writer’s Note: This acquirer-specific info needs to be included in the CtV versions.)

Related links:
Credit a Payment
mada Debit Cards

Authorization Reversal after Void (ARAV)

Processors:
• American Express Direct
• Barclays
• Chase Paymentech Solutions
• Comercio Latino
• Credit Mutuel-CIC
• CyberSource through VisaNet
• FDC Compass
• FDC Germany
• FDC Nashville Global
• FDMS Nashville
• FDMS South
• GPN
• HBoS
• HSBC: HSBC is the CyberSource name for HSBC U.K.Lloyds-OmniPay
• LloydsTSB Cardnet
• OmniPay Direct. The supported acquirers are:
  – Bank of America Merchant Services
  – Cardnet International
  – First Data Merchant Solutions (Europe)
  – Global Payments International Acquiring
• SIX
• Streamline
• TSYS Acquiring Solutions
• Worldpay VAP—Worldpay VAP was previously called Litle. Litle was purchased by Vantiv, which was then purchased by Worldpay VAP. If you have any questions, contact your account manager at Worldpay VAP.

This feature enables you to reverse an authorization after you void the associated capture.

**IMPORTANT:** This functionality enables you to meet the Visa mandate requirements to reverse unused authorizations, and it benefits the customer by releasing the hold on unused credit card funds.

Related links:
- Reverse Authorization after Void for Multiple Captures
- Multiple Partial Captures
- Multiple Partial Captures and Authorization Reversal after Void
- Reversing an Authorization
- Voiding a Capture or Credit

### Reverse an Authorization after a Void

1. Void a capture.
2. Reverse the authorization associated with the capture.

You might need to perform additional steps if you performed multiple partial captures for the authorization.

Related links:
- Multiple Partial Captures
Multiple PartialCaptures and Authorization Reversal after Void
Reversing an Authorization>
Voiding a Capture or Credit

Automatic ARAV

Processors:
• Credit Mutuel-CIC
• CyberSource through VisaNet
• SIX

Normally, you must send an authorization reversal request after you void the associated capture. With automatic ARAV, CyberSource automatically reverses the authorization after you void the associated capture. To enable automatic ARAV, contact customer support to have your account configured for this feature.

Capturing an Authorization

Captures are supported for all processors.

When you are ready to fulfill a customer’s order and transfer funds from the customer’s bank to your bank, capture the authorization for that order.

When fulfilling only part of a customer’s order, do not capture the full amount of the authorization. Capture only the cost of the items that you ship. When you ship the remaining items, request a new authorization, and then capture the new authorization.

A capture is a follow-on transaction that uses the request ID returned from an authorization. The main purpose of a follow-on transaction is to link two transactions. The request ID links the follow-on transaction to the original transaction. The authorization request ID is used to look up the customer’s billing and account information in the database, so you are not required to include those fields in the capture request. The original transaction and follow-on transaction are linked in the database and in the Business Center.

Related links:
Getting Started with CyberSource Advanced for the Simple Order API

Captures

Unlike authorizations, a capture does not happen in real time. All of the capture requests for a day are placed in a batch file and sent to the processor. In most cases, the batch is settled at night. It usually takes two to four days for your acquiring bank to deposit funds in your merchant bank account.

The following figure shows the steps that occur when you request a capture or credit.
Processing a Capture or Credit

1. You send a request for capture or credit over a secure Internet connection.
2. CyberSource validates the order information then stores the capture or credit request in a batch file.
3. After midnight, CyberSource sends the batch file to your payment processor.
4. The processor settles the capture or credit request and transfers funds to the appropriate bank account.

The processor does not notify CyberSource when a transaction is declined. To ensure that all captures and credits are processed, reconcile your system’s reports with the reports from your processor.

Due to the potential delay between authorization and capture, the authorization might expire with the issuing bank before you request capture. Most authorizations expire within five to seven days. If an authorization expires with the issuing bank before you request the capture, your bank or processor might require you to resubmit an authorization request and include a request for capture in the same message.

CyberSource is not informed by the issuing bank when an authorization expires. By default, the authorization remains in the system for 60 days after the authorization date, even after it expires with the issuing bank.

Related links:
Getting Started with CyberSource Advanced for the Simple Order API

Create a Capture Request

1. Do not include any of these services in the request:
   - Full authorization reversal (ccAuthReversalService)
   - Credit (ccCreditService)
   - Services for other payment methods, such as electronic checks or PayPal
- Risk update (**riskUpdateService**)
- Advanced fraud screen (**afsService**)

2 Include the required fields in the request.

- **ccCaptureService_run**: Set to `true`.
- **ccCaptureService_authRequestID**: Set to the request ID that was included in the authorization reply message. Optional when **ccAuthService** and **ccCaptureService** are in the same request.
- **merchantID**
- **merchantReferenceCode**
- **orderRequestToken**: Required only for Atos.
- **paymentSolution**: Include this field only when using Visa Checkout or Visa Secure Remote Commerce.
- **purchaseTotals_currency**
- **purchaseTotals_grandTotalAmount**: Either **purchaseTotals_grandTotalAmount** or **item_#_unitPrice** must be included in the request.
- **vc_orderID**: Include this field only when using Visa Checkout or Visa Secure Remote Commerce.

3 If needed, modify the request according to capture information specifically for your processor.

   For Cartes Bancaires cards, a capture request cannot be for less than 0.99 EUR.

4 Include optional features in the request.

Related links:
- **API Fields**
- **Capture Information for Specific Processors**
- **Optional Features**

### Capture Information for Specific Processors

The following table provides additional information about captures for some processors.

<table>
<thead>
<tr>
<th>Payment Processor</th>
<th>Capture Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>AIBMS</td>
<td>Multiple partial captures are supported.</td>
</tr>
<tr>
<td>Payment Processor</td>
<td>Capture Information</td>
</tr>
<tr>
<td>--------------------------------------</td>
<td>------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>American Express Direct</td>
<td>For USD, American Express Direct limits authorization and capture amounts to 9,999,999.00. For other currencies, the maximum amount depends on the currency. Contact American Express for the maximum amounts for the currencies that you are using. Regardless of exponent or currency, the maximum number of digits for the amount value is 12 digits. Multiple partial captures are supported. ARAV is supported.</td>
</tr>
<tr>
<td>Asia, Middle East, and Africa Gateway</td>
<td>The Asia, Middle East, and Africa Gateway limits authorization and capture amounts to four bytes, which is 2147483647. Multiple partial captures are supported. Automatic capture requirement: certain acquirers that are connected to the Asia, Middle East, and Africa Gateway require automatic captures. Contact your customer support representative to learn whether your acquirer uses standard or automatic captures.</td>
</tr>
<tr>
<td>Atos</td>
<td>Atos limits authorization, capture, and credit amounts to 12 digits; therefore, the maximum amount is 999999999999.</td>
</tr>
<tr>
<td><strong>IMPORTANT:</strong> Authorizations time out after 5 days, 20 hours, and 30 minutes. For Maestro (UK Domestic), when you submit a capture request after 5 days, 20 hours, and 30 minutes, you must reauthorize first. For all other card types, when you submit a capture request after 5 days, 20 hours, and 30 minutes, CyberSource tries to obtain a fresh authorization.</td>
<td></td>
</tr>
<tr>
<td>Barclays</td>
<td>Multiple partial captures are supported. Special request fields for multiple partial captures are required. ARAV is supported.</td>
</tr>
<tr>
<td>Chase Paymentech Solutions</td>
<td>Multiple partial captures are supported. ARAV is supported.</td>
</tr>
<tr>
<td>Cielo</td>
<td>Cielo supports standard captures and automatic captures.</td>
</tr>
<tr>
<td></td>
<td>• By default, your account is configured to support standard capture processing.</td>
</tr>
<tr>
<td></td>
<td>• For an Aura Card transaction, you must set the authorization type to <strong>AUTOCAPTURE</strong>.</td>
</tr>
<tr>
<td>Comercio Latino</td>
<td>Comercio Latino supports standard captures and automatic captures.</td>
</tr>
<tr>
<td>Credit Mutuel-CIC</td>
<td>ARAV is supported.</td>
</tr>
<tr>
<td>Payment Processor</td>
<td>Capture Information</td>
</tr>
<tr>
<td>--------------------------------------------------------</td>
<td>--------------------------------------------------------------------------------------</td>
</tr>
</tbody>
</table>
| CyberSource Latin American Processing                  | Automatic capture requirements: payment card company rules generally specify that you must not capture a payment until you have shipped the products to the customer. However, with CyberSource Latin American Processing, for some countries you are required to submit an automatic capture. For other countries, you can submit standard authorization and capture requests. Contact customer support for each country’s requirements. For transactions in Brazil:  
  - You must request the follow-on capture within five days of the authorization request.  
  - The capture amount can be less than the authorization amount.  
  - You can request only one capture per authorization.  
  
  With CyberSource Latin American Processing, it takes 31 days for the funds to be deposited in your merchant bank account.  
  *CyberSource Latin American Processing* is the name of a specific processing connection that CyberSource supports. In the CyberSource API documentation, *CyberSource Latin American Processing* does not refer to the general topic of processing in Latin America. |
| CyberSource through VisaNet                            | CyberSource through VisaNet limits authorization and capture amounts to 12 digits; therefore, the maximum amount is 999999999999.  
  ARAV is supported.                                      |
| Elavon                                                 | Multiple partial captures are supported.                                             |
| Elavon Americas                                         | Multiple partial captures are supported.                                             |
| FDC Compass                                            | Multiple partial captures are supported.  
  Special request fields for multiple partial captures are recommended.  
  ARAV is supported.                                      |
| FDC Germany                                             | ARAV is supported.                                                                  |
| FDC Nashville Global                                    | Merchant descriptor information is always provided to the processor for all capture and credit transactions.  
  ARAV is supported.                                      |
<p>| FDMS Nashville                                          | ARAV is supported.                                                                  |
| FDMS South                                              | ARAV is supported.                                                                  |</p>
<table>
<thead>
<tr>
<th>Payment Processor</th>
<th>Capture Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>GPN</td>
<td>GPN limits the authorization, capture, and credit amounts to 10 digits. Split shipments are supported. ARAV is supported.</td>
</tr>
<tr>
<td>HBoS</td>
<td>ARAV is supported.</td>
</tr>
<tr>
<td>HSBC</td>
<td>Multiple partial captures are supported. This feature has restrictions. Contact customer support for details.</td>
</tr>
<tr>
<td>HSBC is the CyberSource name for HSBC U.K.</td>
<td></td>
</tr>
<tr>
<td>Ingenico ePayments</td>
<td>With Cartes Bancaires, the authorization and capture amount must be 0.99 EUR or more. Captures for cards using Ingenico ePayments are not batched. These captures are submitted immediately to Ingenico ePayments when they are received. Multiple partial captures are supported.</td>
</tr>
<tr>
<td>Lloyds-OmniPay</td>
<td>ARAV is supported.</td>
</tr>
<tr>
<td>Lloyds-TSB Cardnet</td>
<td>Multiple partial captures are supported. ARAV is supported.</td>
</tr>
<tr>
<td>Moneris</td>
<td>Moneris limits authorization and capture amounts to nine digits; therefore, the maximum amount is 99999999.99.</td>
</tr>
<tr>
<td>OmniPay Direct</td>
<td>Multiple partial captures are supported. Special request fields for multiple partial captures are recommended. ARAV is supported.</td>
</tr>
<tr>
<td>OmniPay-Ireland</td>
<td>Multiple partial captures are supported. This feature has restrictions. Contact customer support for details.</td>
</tr>
<tr>
<td>Streamline</td>
<td>ARAV is supported.</td>
</tr>
<tr>
<td>SIX</td>
<td>A request for a capture must include an authorization request.</td>
</tr>
<tr>
<td>TSYS Acquiring Solutions</td>
<td>Multiple partial captures are supported. Special request fields for multiple partial captures are required. ARAV is supported.</td>
</tr>
<tr>
<td>Worldpay VAP</td>
<td>Worldpay VAP limits authorization and capture amounts to eight digits; therefore, the maximum amount is 99999999. Multiple partial captures are supported. ARAV is supported.</td>
</tr>
</tbody>
</table>
Capture Features

This section provides detailed information about the following capture features:

- Authorization Refresh
- Automatic Partial Authorization Reversals
- Interchange Optimization
- Multiple Partial Captures

Authorization Refresh

On CyberSource through VisaNet and GPN, authorization refresh is performed as part of interchange optimization.

**Processor:** Atos

Authorization refresh functionality is provided to Atos merchants for all card types except Maestro (UK Domestic).

When a capture request occurs more than 5 days, 20 hours, and 30 minutes after the date of the original authorization, CyberSource tries to obtain a fresh authorization for the capture amount by performing a system-generated authorization using the payment data from the original authorization.

Payer authentication data and CVN data are not included in system-generated authorizations. Regardless of whether or not you included payer authentication data in the original authorization request, you will not receive payer authentication protection for a system-generated authorization.

If the system-generated authorization is successful, the capture request is submitted with the information from the new authorization. If the system-generated authorization is not successful, the capture request is submitted with the information from the original authorization.

The system-generated authorization is linked to the original authorization in the Business Center and in reports. The subsequent capture is linked to both authorizations in the Business Center and in reports through the request IDs as with any capture.
Automatic Partial Authorization Reversals

Processors and card types: see the following table.

Important Notes About Processors That Support Automatic Partial Authorization Reversals:

1. The processor performs an automatic partial authorization reversal when an interchange benefit exists. The processor does not allow CyberSource to perform this functionality.

2. For JCB cards, “US Domestic” means that the currency is USD and your location is the U.S., Puerto Rico, Guam, U.S. Virgin Islands, or Northern Mariana Islands.

Table 4 Processors That Support Automatic Partial Authorization Reversals

<table>
<thead>
<tr>
<th>Processor</th>
<th>Card Types</th>
</tr>
</thead>
<tbody>
<tr>
<td>Barclays</td>
<td>Visa, Mastercard, JCB, Maestro (International), Maestro (UK Domestic)</td>
</tr>
<tr>
<td>Chase Paymentech Solutions⁴</td>
<td>Visa, Mastercard</td>
</tr>
<tr>
<td>Credit Mutuel-CIC</td>
<td>Visa, Mastercard, Cartes Bancaires</td>
</tr>
<tr>
<td>CyberSource through VisaNet</td>
<td>Visa, Mastercard</td>
</tr>
<tr>
<td>Elavon Americas</td>
<td>Visa, Mastercard, American Express, JCB, Diners Club, Discover, China UnionPay</td>
</tr>
<tr>
<td>FDC Compass⁴</td>
<td>Visa, Mastercard</td>
</tr>
<tr>
<td>FDC Nashville Global</td>
<td>Visa, Mastercard, Discover, Diners Club, China UnionPay, JCB (US Domestic)²</td>
</tr>
<tr>
<td>FDMS Nashville</td>
<td>Visa, Mastercard, Discover, Diners Club, JCB (US Domestic)²</td>
</tr>
<tr>
<td>FDMS South</td>
<td>Visa, Mastercard, Discover, JCB (US Domestic)²</td>
</tr>
<tr>
<td>GPN</td>
<td>Visa, Mastercard. On GPN, automatic partial authorization reversal is performed as part of interchange optimization.</td>
</tr>
<tr>
<td>OmniPay Direct</td>
<td>Cardnet International: Visa</td>
</tr>
<tr>
<td>OmniPay-Ireland</td>
<td>Visa</td>
</tr>
<tr>
<td>OmniPay-Ireland is the CyberSource name for HSBC International.</td>
<td>Visa</td>
</tr>
<tr>
<td>TSYS Acquiring Solutions</td>
<td>Visa, Mastercard, Discover, Diners Club, JCB</td>
</tr>
</tbody>
</table>

In addition to credit cards, automatic partial authorization reversals are supported for:

- Debit cards and prepaid cards.
• Quasi-cash.

If the capture amount is less than the authorization amount, CyberSource automatically performs a partial authorization reversal before it sends the capture request to the processor. The results of a successful partial authorization reversal are:

• The capture amount matches the new authorization amount at the payment card company.
• The hold on the unused credit card funds might be released. The issuing bank decides whether or not to release the hold on unused funds.

Not all issuers act on a request for a partial authorization reversal. Therefore, CyberSource cannot guarantee that the funds will be released.

Related links:
Debit and Prepaid Card Features
Interchange Optimization
Quasi-Cash

Interchange Optimization

Processors:

• CyberSource through VisaNet: Visa, Mastercard

**IMPORTANT:** Interchange optimization is not available for Mastercard transactions in the IDR currency on CyberSource through VisaNet.

• GPN acquiring merchants: Visa, Mastercard

Interchange optimization helps you reduce your interchange fees. Interchange optimization consists of:

• Automatic authorization refresh: When the capture request occurs more than six days after the date of the original authorization, a fresh authorization is automatically obtained for the capture amount.

  On GPN, the fresh authorization uses the same authorization indicator as the original authorization.

• Automatic partial authorization reversal: If the capture does not need a fresh authorization but the capture amount is less than the authorization amount, a partial authorization reversal is automatically performed which releases the hold on unused credit card funds and ensures that the settlement amount matches the authorization amount.

Interchange optimization does not work for card-present transactions.

To enable interchange optimization, contact customer support to have your account configured for this feature.

Related links:
Final Authorization Indicator
Multiple Partial Captures

Processors:

- AIBMS
- American Express Direct
- Asia, Middle East, and Africa Gateway
- Barclays
- Chase Paymentech Solutions
- CyberSource through VisaNet: contact customer support to have your account enabled for this feature. Your account can be enabled for multiple partial captures or split shipments; it cannot be enabled for both features.
- Elavon
- Elavon Americas
- FDC Compass
- FDC Nashville Global: multiple partial captures are supported only for card-not-present transactions; they are not supported for card-present transactions.
- FDMS Nashville: multiple partial captures are supported only for card-not-present transactions; they are not supported for card-present transactions.
- HSBC: HSBC is the CyberSource name for HSBC U.K. To enable multiple partial captures on HSBC, contact customer support to have your account configured for this feature.
- JCN Gateway
- LloydsTSB Cardnet: to enable multiple partial captures on LloydsTSB Cardnet, contact customer support to have your account configured for this feature.
- Moneris: the amount of a follow-on credit cannot exceed the total amount of all partial captures. Contact Moneris to have your account enabled for this feature.
- OmniPay Direct. The supported acquirers are:
  - Bank of America Merchant Services
  - Cardnet International
  - First Data Merchant Solutions (Europe)
  - Global Payments International Acquiring
- OmniPay-Ireland: to enable multiple partial captures on OmniPay-Ireland, contact customer support to have your account configured for this feature.
- Streamline
- TSYS Acquiring Solutions
- Worldpay VAP—Worldpay VAP was previously called Litle. Litle was purchased by Vantiv, which was then purchased by Worldpay VAP. If you have any questions, contact your account manager at Worldpay VAP.

*Multiple partial captures and split shipments* are not the same feature.
• The multiple partial captures feature is provided by the processor. This feature enables you to request multiple partial captures for one authorization.

• The split shipment feature is provided by CyberSource. This feature supports three different scenarios: multiple authorizations, multiple captures, and multiple authorizations with multiple captures.

This feature enables you to request multiple partial captures for one authorization. You must ensure that the total amount of all the captures does not exceed the authorized amount.

Related links:
- Multiple Partial Captures on Streamline
- Split Shipments

Special Request Fields for Multiple Partial Captures

Processors:
• Barclays. The special request fields are required.
• FDC Compass. To avoid a downgrade for a Visa transaction, the special request fields are required. For other card types, it is strongly recommended that you include the special request fields.
• FDC Nashville Global. The special request fields are required for all card types:
  – For Visa and Mastercard, the values for the special request fields are sent to the processor.
  – For all card types, the values for the special request fields are used to determine whether to initiate an automatic partial authorization reversal.
• FDMS Nashville. The special request fields are required for Visa and Mastercard transactions. They are not supported for other card types.
• Moneris. The special request fields are required.
  – When the sequence number is the same as the total count, the capture is the final capture. No additional captures are allowed for the authorization.
  – When the sequence number and total count are not included, the capture is the final capture. No additional captures are allowed for the authorization.
• OmniPay Direct. It is strongly recommended that you include the special request fields. The supported acquirers are:
  – Bank of America Merchant Services
  – Cardnet International
  – First Data Merchant Solutions (Europe)
  – Global Payments International Acquiring
• TSYS Acquiring Solutions. The special request fields are required.

Include the following special request fields in each capture request when you are requesting multiple partial captures:

• ccCaptureService_sequence
• ccCaptureService_totalCount
When you do not know the total number of captures that you are going to request, set the capture total count to an estimated value or 99 for all capture requests except the final one. For the final capture request, set the capture total count and the capture sequence to the same value.

Related links:
- Automatic Partial Authorization Reversals
- Multiple Partial Captures on Streamline

Streamline might consider a partial capture to be a duplicate and reject the transaction when one or more of the following is the same for a merchant ID. You must ensure that you do not submit duplicate transaction information when using multiple partial captures, otherwise Streamline may reject the transaction.

- card_accountNumber
- ccCaptureReply_requestDateTime
- merchantReferenceCode
- purchaseTotals_grandTotalAmount

Multiple Partial Captures and Authorization Reversal after Void

Processors:
- American Express Direct
- Barclays
- Chase Paymentech Solutions
- CyberSource through VisaNet
- FDC Compass
- FDC Nashville Global
- FDMS Nashville
- LloydsTSB Cardnet
- OmniPay Direct. The supported acquirers are:
  - Bank of America Merchant Services
  - Cardnet International
  - First Data Merchant Solutions (Europe)
  - Global Payments International Acquiring
- TSYS Acquiring Solutions
- Worldpay VAP—Worldpay VAP was previously called Litle. Litle was purchased by Vantiv, which was then purchased by Worldpay VAP. If you have any questions, contact your account manager at Worldpay VAP.
This feature enables you to reverse an authorization after you void the associated capture.

**IMPORTANT:** This functionality enables you to meet the Visa mandate requirements to reverse unused authorizations, and it benefits the customer by releasing the hold on unused credit card funds.

For an authorization that has multiple associated captures:

- If you reverse the authorization, subsequent capture requests are declined.
- If you void only one of the multiple captures, subsequent authorization reversal requests are declined.
- If you void all of the multiple captures, you can reverse the authorization.

Related links:
- Reversing an Authorization
- Voiding a Capture or Credit
- Reverse an Authorization after a Void for Multiple Captures

1. Void each capture associated with the authorization.
2. Reverse the authorization.

Related links:
- Automatic Partial Authorization Reversals
- Reversing an Authorization
- Split Shipments
- Voiding a Capture or Credit

**Performing a Sale**

A sale is a bundled authorization and capture. Some processors and acquirers require a sale transaction instead of separate authorization and capture requests. For other processors and acquirers, you can request a sale instead of a separate authorization and capture when you ship a customer’s goods immediately after taking the order. A sale is typically used for electronic goods and for services that you can turn on immediately.

**Dual-Message Processing**

To perform a sale, request the authorization and capture services at the same time. Include the request fields that are required for the authorization. No additional fields are required for the capture.
If the authorization is successful, the capture is processed immediately and the reply message includes results for the authorization and for the capture. If the authorization is declined, the capture is not processed and the reply message includes results only for the authorization.

For debit cards and prepaid cards, the issuing bank can approve a partial amount if the balance on the card is less than the requested authorization amount and if the transaction is enabled for partial authorization. When this happens, the capture is not processed. However, you can submit a capture request for the approved amount.

For a limited number of processors and card types, partial authorizations are supported for credit cards in addition to debit cards and prepaid cards.

Related links:
- Authorizing a Payment
- Capturing an Authorization
- Partial Authorizations

Single-Message Processing

Processors:
- CyberSource through VisaNet—National Commercial Bank (NCB) is the only acquirer that supports single-message processing.
- RuPay

Card types:
- All mada card types
- RuPay

**IMPORTANT:**

Pay attention to these important differences between single-message processing and dual-message processing:

- With single-message processing, an authorization+capture request results in a full-financial transaction, which moves funds immediately.
- With single-message processing, the capture amount and authorization amount are the same.
- Several services and features are not supported for single-message processing because they are not applicable or could create reconciliation problems.

To perform a sale using SMP, request the authorization and capture services at the same time. Include the request fields that are required for the authorization. No additional fields are required for the capture. On CyberSource through VisaNet, SAMA sends a full-financial transaction request to the issuer.

The reply message that is sent to you includes authorization and capture results. The authorization amount and capture amount are the same.
Partial Authorizations

For SMP, partial authorizations are supported only on CyberSource through VisaNet. If the transaction is enabled for partial authorization, the processor can process a partial amount instead of the entire requested amount.

Supported Features on CyberSource through VisaNet

The following features are supported for single-message processing:

- AVS
- Balance responses
- Credits
- CVN
- Debit cards
- Final authorization indicator
- Full authorization reversals
- Merchant descriptors
- Merchant-initiated reversals and voids
- Merchant-initiated transactions
- Payer authentication
- Prepaid cards

Supported Features on RuPay

The following features are supported for single-message processing:

- Credits
- CVN
- Payer authentication

Unsupported Features

The following features are not supported for single-message processing:

- Authorization reversal after void
- Automatic authorization reversal after void
- Automatic partial authorization reversals
- Interchange optimization
- Multiple partial captures
- Split shipments
- Stand-alone authorizations
- Stand-alone captures
Crediting a Payment

Credits are supported for all processors.

When a request for a credit is successful, the issuing bank for the payment card takes money out of your merchant bank account and returns it to the customer. It usually takes two to four days for your acquiring bank to transfer funds from your merchant bank account.

**WARNING:** Carefully control access to this service to prevent unauthorized credits. Do not request this service directly from your customer interface. Instead, incorporate this service as part of your customer service process.

Credit requests are batched in the same manner as captures.

Related links:
- Types of Credits
- Create a Credit Request
- Credit Information for Specific Processors
Types of Credits

A follow-on credit is linked to a capture in the system. You can request multiple follow-on credits against a single capture. On CyberSource through VisaNet and SIX, you must request a follow-on credit within 180 days of the authorization. For all other processors, you must request a follow-on credit within 60 days of the authorization.

A credit is a follow-on transaction that uses the request ID returned from a capture. The main purpose of a follow-on transaction is to link two transactions. The request ID links the follow-on transaction to the original transaction. The capture request ID is used to look up the customer’s billing and account information in the database, so you are not required to include those fields in the credit request. The original transaction and follow-on transaction are linked in the database and in the Business Center. To perform multiple partial follow-on credits, send the same request ID in each follow-on credit request.

**IMPORTANT:** When you combine a request for a follow-on credit with a request for another service, such as the tax calculation service, you must provide the customer’s billing and account information.

A stand-alone credit is not linked to a capture. There is no time limit for requesting a stand-alone credit. Instead of sending the request ID field in the credit request, the request must include the fields for the customer’s billing and account information.

For stand-alone credits, the value for `billTo_postalCode` and `shipTo_postalCode` are not validated.

Create a Credit Request

1. Do not include any of these services in the request:
   - Any other credit card services (`ccAuthService`, `ccAuthReversalService`, or `ccCaptureService`)
   - Services for other payment methods, such as electronic checks or PayPal
   - Risk update (`riskUpdateService`)

2. Include the required fields in the request:
   - `ccCreditService_captureRequestID`: For a follow-on credit, set to the request ID that was included in the capture reply message. Not used for a stand-alone credit.
   - `ccCreditService_commerceIndicator`: Required only for stand-along credits on Chase Paymentech Solutions.
   - `ccCreditService_run`: Set to `true`.
   - `merchantID`
   - `merchantReferenceCode`
   - `orderRequestToken`: Required only for Atos.
• paymentSolution: Include this field only when using Visa Checkout or Visa Secure Remote Commerce.
• purchaseTotals_currency
• purchaseTotals_grandTotalAmount: Either purchaseTotals_grandTotalAmount or item_#_unitPrice must be included in the request.
• vc_orderID: Include this field only when using Visa Checkout or Visa Secure Remote Commerce.

3 For a stand-alone credit, include additional required fields:

1 = This field is optional if your account is configured for relaxed requirements for address data and expiration date. **Important:** It is your responsibility to determine whether a field is required for the transaction you are requesting.

- billTo_city
- billTo_country
- billTo_email
- billTo_firstName
- billTo_lastName
- billTo_postalCode: Required only for transactions in the U.S. and Canada.
- billTo_state: Required only for transactions in the U.S. and Canada.
- billTo_street
- card_accountNumber
- card_cardType: Required for certain card types. It is strongly recommended that you send the card type even if it is optional for your processor. Omitting the card type can cause the transaction to be processed with the wrong card type.
- card_expirationMonth
- card_expirationYear

4 If needed, modify the request according to credit information specifically for your processor.

5 Include optional features in the request.

Related links:
- API Fields
- Captures
- Credit Information for Specific Processors
- Optional Features
- Relaxed Requirements for Address Data and Expiration Date
## Credit Information for Specific Processors

The following table provides additional information about credits for some processors.

<table>
<thead>
<tr>
<th>Payment Processor</th>
<th>Credit Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Atos</td>
<td>Atos supports only follow-on credits. Stand-alone credits are not supported. The credit amount cannot exceed the capture amount. Atos limits authorization, capture, and credit amounts to 12 digits; therefore, the maximum amount is 999999999999. A credit cannot be processed on the same day as the capture that is being credited. You must wait until the day after the capture before requesting a credit.</td>
</tr>
<tr>
<td>Cielo</td>
<td>Cielo does not support stand-alone credits. It is recommended that you do not submit a follow-on credit request on the same day as the capture that is being credited.</td>
</tr>
<tr>
<td>Comercio Latino</td>
<td>Comercio Latino does not support stand-alone credits. A credit cannot be processed on the same day as the capture that is being credited. You must wait until the day after the capture before requesting a credit. Multiple partial credits cannot exceed the original authorization amount. Credit requests are declined when the associated capture is not successful. Credits must be processed within 180 days of the original authorization. On American Express, multiple partial credits are not supported.</td>
</tr>
<tr>
<td>CyberSource Latin American Processing</td>
<td>CyberSource Latin American Processing supports only follow-on credits. Stand-alone credits are not supported. The 60-day limit for follow-on credits does not apply to CyberSource Latin American Processing: you can request a follow-on credit more than 60 days after the original charge. CyberSource Latin American Processing does not support the credit service for Aura Card and Hipercard. You must make manual refunds for these card types. CyberSource Latin American Processing is the name of a specific processing connection that CyberSource supports. In the CyberSource API documentation, CyberSource Latin American Processing does not refer to the general topic of processing in Latin America.</td>
</tr>
<tr>
<td>CyberSource through VisaNet</td>
<td>It is recommended that you do not submit a follow-on credit request on the same day as the capture that is being credited.</td>
</tr>
<tr>
<td>Payment Processor</td>
<td>Credit Information</td>
</tr>
<tr>
<td>------------------------</td>
<td>-------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>FDC Nashville Global</td>
<td>Merchant descriptor information is always provided to the processor for all capture and credit transactions.</td>
</tr>
<tr>
<td>Getnet</td>
<td>Stand-alone credits are not supported.</td>
</tr>
<tr>
<td></td>
<td>For follow-on credits:</td>
</tr>
<tr>
<td></td>
<td>- A partial credit cannot be processed on the same day as the capture that is being credited. You must wait until the day after the capture before requesting a partial credit.</td>
</tr>
<tr>
<td></td>
<td>- A credit for the full capture amount can be processed on the same day as the capture.</td>
</tr>
<tr>
<td>GPN</td>
<td>GPN limits the authorization, capture, and credit amounts to 10 digits.</td>
</tr>
<tr>
<td>Ingenico ePayments</td>
<td>With Ingenico ePayments, you can process only one follow-on credit against a specific captured authorization each day. For example, if you want to process a follow-on credit of 15.00 against an original capture of 50.00, and then later you want to process a follow-on credit of 35.00 against the same capture, you must request the two credits on two separate days. Before performing stand-alone credits with Ingenico ePayments, you must contact customer support. Credits for cards using Ingenico ePayments are not batched. These captures are submitted immediately to Ingenico ePayments when they are received.</td>
</tr>
<tr>
<td>JCN Gateway</td>
<td>JCN Gateway supports stand-alone credits. However, when a request for a stand-alone credit is made, most acquirers make inquiries about the purpose of such a request. Follow-on credits are recommended instead of stand-alone credits whenever possible.</td>
</tr>
<tr>
<td>RBS WorldPay Atlanta</td>
<td>Follow-on credits for verbal authorizations are not supported. You must process these refunds as stand-alone refunds.</td>
</tr>
<tr>
<td>Rede</td>
<td>Stand-alone credits are not supported.</td>
</tr>
<tr>
<td></td>
<td>For follow-on credits:</td>
</tr>
<tr>
<td></td>
<td>- A partial credit cannot be processed on the same day as the capture that is being credited. You must wait until the day after the capture before requesting a partial credit.</td>
</tr>
<tr>
<td></td>
<td>- A credit for the full capture amount can be processed on the same day as the capture.</td>
</tr>
<tr>
<td>RuPay</td>
<td>For a single credit, the credit amount cannot exceed the capture amount. For multiple partial credits, the total credit amount cannot exceed the capture amount.</td>
</tr>
</tbody>
</table>
### Voiding a Capture or Credit

Voids for are supported for all processors except:

- Atos
- Ingenico ePayments
- Lynx
- SIX

CyberSource Latin American Processing does not support voids for Aura Card and Hipercard because transactions with these cards are captured immediately.

*CyberSource Latin American Processing* is the name of a specific processing connection that CyberSource supports. In the CyberSource API documentation, *CyberSource Latin American Processing* does not refer to the general topic of processing in Latin America. The information in this section is for the specific processing connection called *CyberSource Latin American Processing*. It is not for any other Latin American processors that CyberSource supports.

Cielo and Comercio Latino are online gateways. Transactions are batched every four minutes, which provides very little time for you to void a transaction.

A void is a follow-on transaction that uses the request ID returned from a capture or credit. The main purpose of a follow-on transaction is to link two transactions. The request ID links the follow-on transaction to the original transaction. The capture or credit request ID is used to look up...
the customer’s billing and account information in the database, so you are not required to include those fields in the void request. The original transaction and follow-on transaction are linked in the database and in the Business Center.

A void cancels a capture or credit request that you submitted. A transaction can be voided only when the capture or credit request has not already been submitted to your processor. Capture and credit requests are usually submitted to your processor once a day, so your window for successfully voiding a capture or credit request is small. A void request is declined when the capture or credit request has already been sent to the processor.

You cannot perform a follow-on credit for a transaction that has been voided.

You cannot undo a void.

When you void a capture, a hold remains on the unused credit card funds. If you are not going to re-capture the authorization and if your processor supports authorization reversal after void, it is recommended that you request an authorization reversal to release the hold on the unused credit card funds.

Related links:
- Authorization after Void (ARAV)
- Capture after Void

Capture after Void

If your processor supports multiple captures, you can capture an authorization after you void previous captures associated with the authorization. For example, you can follow these steps:

1. Authorize a payment.
2. Capture the authorization.
3. Void the capture.
4. Capture the authorization again.

If your processor does not support multiple captures, when you void a transaction the transaction is at the end of its life and cannot be the source of another follow-on capture or credit. For example, if you authorize and capture a transaction, and then you void the capture, you cannot submit another capture request that uses the authorization code or request ID from the original authorization. If you still want to capture that transaction, you must re-authorize the transaction and capture the new authorization.

Related links:
- Multiple Partial Captures

Create a Void Request

1. Do not include any other services in the request.
2. Include the required fields in the request:
- merchantID
- merchantReferenceCode
- voidService_run: Set to true.
- voidService_voidRequestID: Set to the request ID that was included in the capture or credit reply message.

Related links:
  - API Fields
Authorization Features

This topic provides descriptions of the authorization features available for different processors. You must support the authorization features that your processor supports.

- Address Verification System
- Electronic Verification
- Card Verification Numbers
- Verbal Authorizations

Address Verification System

Address Verification System (AVS) is supported only for cards issued in the U.K., the U.S., and Canada.

Related links:
- Standard AVS
- Enhanced AVS
- Automated Address Verification Plus

Standard AVS

The following table lists the processors and card types for which standard AVS results are returned.

<table>
<thead>
<tr>
<th>Processors</th>
<th>Payment Card Types</th>
</tr>
</thead>
<tbody>
<tr>
<td>AIBMS</td>
<td>Visa, MasterCard, Maestro (International), Maestro (UK Domestic)</td>
</tr>
<tr>
<td>American Express Brighton</td>
<td>American Express</td>
</tr>
<tr>
<td></td>
<td>You must contact customer support to activate standard AVS for American Express Brighton.</td>
</tr>
<tr>
<td>American Express Direct</td>
<td>American Express</td>
</tr>
<tr>
<td></td>
<td>You must contact customer support to activate standard AVS for American Express Direct.</td>
</tr>
<tr>
<td>Atos</td>
<td>Visa and Mastercard: the billing country must be Great Britain.</td>
</tr>
<tr>
<td>Barclays</td>
<td>Visa, Mastercard, Maestro (UK Domestic)</td>
</tr>
</tbody>
</table>
### Processors That Support Standard AVS (Continued) (Sheet 2 of 4)

<table>
<thead>
<tr>
<th>Processors</th>
<th>Payment Card Types</th>
</tr>
</thead>
</table>
| Chase Paymentech Solutions          | Visa, Mastercard, and American Express: the billing country must be the U.S., Canada, or Great Britain.  
                                      | Discover, Diners Club, and JCB: the billing country must be the U.S.               |
| Cielo                               | Visa, Mastercard, American Express  
                                      | Cielo can charge you additional fees for AVS processing. You must contact Cielo and customer support to activate standard AVS for Cielo.  
                                      | AVS is supported only for credit card transactions, not debit card transactions.  
                                      | **Format for Raw AVS Codes for Cielo 1.5.**  
                                      | The raw AVS response code is a concatenation of two values:  
                                      | • The first value is the raw AVS code for the postal code.  
                                      | • The second value is the raw AVS code for the street address.  
                                      | If Cielo returns only one of the values, the missing value is indicated by a question mark (?). Examples  
                                      | • ?N indicates that the raw AVS code for the postal code is missing and that the raw AVS code for the street address is N.  
                                      | • T? indicates that the raw AVS code for the postal code is T and that the raw AVS code for the street address is missing.  
| Comerico Latino                     | Visa, Mastercard, American Express, Discover, Diners Club, JCB, Elo, Aura, Hipercard  
                                      | Comercio Latino supports AVS input, but does not support AVS response values.  
                                      | **IMPORTANT:** The lack of a raw AVS response value can impact the Decision Manager services.  
                                      | You must contact customer support to activate standard AVS for Comercio Latino.  
| Credit Mutuel-CIC                   | Visa, Mastercard, Cartes Bancaires                                                 |
| CyberSource Latin American Processing | Visa, Mastercard, American Express, Diners Club  
                                      | In Brazil, AVS is supported only for Redecard. To perform AVS for Redecard in Brazil, you must provide the CPF (Cadastro de Pessoas Fisicas) and the building number.  
                                      | For AVS in Mexico, contact customer support to have your account enabled for this feature.  
<pre><code>                                  | **CyberSource Latin American Processing** is the name of a specific processing connection that CyberSource supports. In the CyberSource API documentation, **CyberSource Latin American Processing** does not refer to the general topic of processing in Latin America. |
</code></pre>
<table>
<thead>
<tr>
<th>Processors</th>
<th>Payment Card Types</th>
</tr>
</thead>
<tbody>
<tr>
<td>CyberSource through VisaNet</td>
<td>Visa, Mastercard, American Express, Diners Club, JCB, Discover, mada</td>
</tr>
<tr>
<td>IMPORTANT: When you populate billing street address 1 and billing street address 2, CyberSource through VisaNet concatenates the two values. If the concatenated value exceeds 40 characters, CyberSource through VisaNet truncates the value at 40 characters before sending it to Visa and the issuing bank. Truncating this value affects AVS results and therefore might also affect risk decisions and chargebacks.</td>
<td></td>
</tr>
<tr>
<td>Elavon</td>
<td>Visa, Mastercard, Discover, Diners Club, Maestro (UK Domestic), Maestro (International)</td>
</tr>
<tr>
<td>Your country and the billing country must be Great Britain. The currency must be British pounds.</td>
<td></td>
</tr>
<tr>
<td>Elavon Americas</td>
<td>Visa, Mastercard, American Express, JCB, Diners Club, Discover, China UnionPay</td>
</tr>
<tr>
<td>FDC Compass</td>
<td>Visa, Mastercard, and American Express: The billing country must be the U.S., Canada, or Great Britain. Discover and Diners Club: The billing country must be the U.S.</td>
</tr>
<tr>
<td>FDC Germany</td>
<td>Visa, Mastercard</td>
</tr>
<tr>
<td>FDC Nashville Global</td>
<td>Visa, Mastercard, American Express, Discover, Diners Club, JCB (US Domestic)</td>
</tr>
<tr>
<td>For JCB cards, “US Domestic” means that the currency is USD and your location is the U.S., Puerto Rico, Guam, U.S. Virgin Islands, or Northern Mariana Islands.</td>
<td></td>
</tr>
<tr>
<td>FDMS Nashville</td>
<td>Visa, Mastercard, American Express, Discover, Diners Club, JCB (US Domestic)</td>
</tr>
<tr>
<td>For JCB cards, “US Domestic” means that the currency is USD and your location is the U.S., Puerto Rico, Guam, U.S. Virgin Islands, or Northern Mariana Islands.</td>
<td></td>
</tr>
<tr>
<td>FDMS South</td>
<td>Visa, Mastercard, American Express, Discover, Diners Club, JCB (US Domestic)</td>
</tr>
<tr>
<td>For JCB cards, “US Domestic” means that the currency is USD and your location is the U.S., Puerto Rico, Guam, U.S. Virgin Islands, or Northern Mariana Islands.</td>
<td></td>
</tr>
<tr>
<td>GPN</td>
<td>Visa, Mastercard, American Express, Discover, Diners Club, JCB</td>
</tr>
<tr>
<td>HBoS</td>
<td>Visa, Mastercard</td>
</tr>
<tr>
<td>HSBC</td>
<td>Visa, Mastercard, Maestro (UK Domestic), Maestro (International)</td>
</tr>
<tr>
<td>HSBC is the CyberSource name for HSBC U.K.</td>
<td></td>
</tr>
<tr>
<td>Lloyds-OmniPay</td>
<td>Visa, Mastercard</td>
</tr>
<tr>
<td>LloydsTSB Cardnet</td>
<td>Visa, Mastercard</td>
</tr>
<tr>
<td>Lynk</td>
<td>Visa, Mastercard, American Express, Discover, Diners Club</td>
</tr>
</tbody>
</table>
To enable relaxed requirements for address data and expiration date, contact CyberSource Customer Support to configure your account for this feature. For details about relaxed requirements, see Relaxed Requirements for Address Data and Expiration Date.

Table 1  Processors That Support Standard AVS (Continued) (Sheet 4 of 4)

<table>
<thead>
<tr>
<th>Processors</th>
<th>Payment Card Types</th>
</tr>
</thead>
<tbody>
<tr>
<td>Moneris</td>
<td>Visa, Mastercard, Discover, China UnionPay</td>
</tr>
<tr>
<td>OmniPay Direct</td>
<td>Bank of America Merchant Services: Visa, Mastercard, Maestro (UK Domestic), Maestro (International)</td>
</tr>
<tr>
<td></td>
<td>Cardnet International: Visa, Mastercard, Maestro (UK Domestic), Maestro (International)</td>
</tr>
<tr>
<td></td>
<td>First Data Merchant Solutions (Europe): Visa, Mastercard, Discover, Diners Club, Maestro (UK Domestic), Maestro (International)</td>
</tr>
<tr>
<td></td>
<td>Global Payments International Acquiring: Visa, Mastercard, Maestro (UK Domestic), Maestro (International)</td>
</tr>
<tr>
<td>OmniPay-Ireland</td>
<td>Visa, Mastercard</td>
</tr>
<tr>
<td>OmniPay-Ireland is the CyberSource name for HSBC International.</td>
<td></td>
</tr>
<tr>
<td>RBS WorldPay Atlanta</td>
<td>Visa, Mastercard, American Express, Discover, Diners Club</td>
</tr>
<tr>
<td>SIX</td>
<td>Visa, Mastercard, Discover, Diners Club</td>
</tr>
<tr>
<td>Streamline</td>
<td>Visa, Mastercard, Maestro (UK Domestic), Cartes Bancaires, Dankort</td>
</tr>
<tr>
<td></td>
<td>You must contact Streamline to activate standard AVS.</td>
</tr>
<tr>
<td>TSYS Acquiring Solutions</td>
<td>Visa, Mastercard, American Express, Diners Club: The billing country must be the U.S.</td>
</tr>
<tr>
<td>Worldpay VAP</td>
<td>Visa, Mastercard, American Express, Discover, Diners Club, JCB</td>
</tr>
<tr>
<td>Worldpay VAP was previously called Litle. Litle was purchased by Vantiv, which was then purchased by Worldpay VAP. If you have any questions, contact your account manager at Worldpay VAP.</td>
<td></td>
</tr>
</tbody>
</table>
Processing AVS Codes

When a processor supports AVS for a transaction’s card type, the issuing bank uses AVS to confirm that the customer has provided the correct billing address. When a customer provides incorrect information, the transaction might be fraudulent.

AVS occurs automatically with every authorization request. The authorization reply includes the ccAuthReply_avsCode field, which contains the AVS code from the issuing bank that indicates whether AVS matched the address and whether the address match was partial or complete.

When AVS cannot verify the address, but the authorization is otherwise valid, you might receive an AVS decline. You can capture authorizations that receive an AVS decline. However, you must review these orders to ensure that they are legitimate. Settling authorizations that fail the AVS check might have an impact on the fees charged by your bank. Contact your bank for details about how AVS management might affect your discount rate.

The ccAuthReply_avsCodeRaw field is the raw AVS code sent directly from the processor. Do not use this value to handle the AVS response. Use the value only for debugging purposes.

Controlling AVS Results

By default, only the AVS code N results in an AVS decline. You can change this behavior by using the following field to specify a list of AVS codes that should result in an AVS decline:

businessRules_declineAVSFlags

**IMPORTANT:** When you use businessRules_declineAVSFlags, you must include the value N in the list if you want to receive declines for AVS code N.

When a request includes the businessRules_ignoreAVSResultSet field set to true, you receive no AVS declines, even when you use businessRules_declineAVSFlags.

Related links:
- AVS Codes

Enhanced AVS

**Processor:** American Express Direct

You must contact customer support and American Express to register for Enhanced AVS.

**Card type:** American Express

Enhanced AVS consists of the standard AVS functionality plus verification of some additional fields. The additional fields that are verified for Enhanced AVS are:

- billTo_firstName
- billTo_lastName

Related links:
- Standard AVS
Automated Address Verification Plus

**Processor:** American Express Direct

You must contact customer support and American Express to register for Automated Address Verification Plus (AAV+).

**Card type:** American Express

AAV+ consists of the Enhanced AVS functionality plus verification of some additional fields. This service is intended for merchants who deliver physical goods to a different address than the billing address. AAV+ verifies the additional fields only when the standard and Enhanced AVS tests pass first.

The additional fields that are verified for AAV+ are:

- `shipTo_firstName`
- `shipTo_lastName`
- `shipTo_street1`
- `shipTo_country`
- `shipTo_postalCode`
- `shipTo_phoneNumber`
- `billTo_phoneNumber` (American Express Direct only)

For American Express Direct, when your account is enabled for AAV+ and when you include the first name, last name, and phone number in a request message, the reply message includes EV response codes for those fields.

Related links:
- Enhanced AVS

Electronic Verification

**Processors:**

- American Express Direct
- FDC Nashville Global
- TSYS Acquiring Solutions
- Worldpay VAP—Worldpay VAP was previously called Litle. Litle was purchased by Vantiv, which was then purchased by Worldpay VAP. If you have any questions, contact your account manager at Worldpay VAP.

For EV, Worldpay VAP verifies only the email address, first name, last name, and phone number.

If Worldpay VAP is your processor, you must contact Worldpay VAP to register for EV.
Card types:

- American Express
- Discover—only on TSYS Acquiring Solutions. Only the first name and last name are checked.

EV confirms the customer’s billing information. When a customer provides incorrect information, the transaction might be fraudulent.

As part of EV for TSYS Acquiring Solutions and Worldpay VAP, you can provide the IP address in the billTo_ipAddress field. When you provide the IP address, American Express does not send a response for it. Instead, American Express uses the IP address to run a check in their internal database to ensure that the IP address does not match previously fraudulent transactions with the same IP address and is not from countries that American Express has determined to be a high risk for fraud. If, based on the IP address, American Express determines that the transaction is fraudulent or is a high risk for fraud, American Express declines the transaction.

Related links:
- Electronic Verification Request Fields
- Electronic Verification Reply Fields

Electronic Verification Request Fields

To receive an electronic verification (EV) response code for a particular value, you must include that value in an authorization request. The following table lists the request fields for each value that EV can verify. In the table, the R/O column indicates whether the field is required or optional for the authorization service.

Some merchants use placeholder data for some required fields, such as addresses and phone numbers, because their customers do not provide them with the required information. The benefit of using certain specific placeholder values is that Decision Manager ignores the values instead of attempting to process them. However, when you use placeholder data in any of the fields that are used for EV, the corresponding EV results are invalid.

**Important Notes for EV Request Fields:**

1. On American Express Direct, to receive EV response codes for the first name, last name, and phone number, your account must be enabled for AAV+.
2. Required when the billing country is the U.S. or Canada; otherwise, optional.

<table>
<thead>
<tr>
<th>Value That is Being Verified</th>
<th>R/O for Authorizations</th>
<th>Request Field</th>
</tr>
</thead>
<tbody>
<tr>
<td>Email</td>
<td>R</td>
<td>billTo_email</td>
</tr>
<tr>
<td>First name(^1)</td>
<td>R</td>
<td>billTo_firstName</td>
</tr>
<tr>
<td>Last name(^1)</td>
<td>R</td>
<td>billTo_lastName</td>
</tr>
<tr>
<td>Phone number(^1)</td>
<td>O</td>
<td>billTo_phoneNumber</td>
</tr>
</tbody>
</table>
For each verified value, electronic verification (EV) returns a raw response code and a mapped response code:

- The **raw response code** is the value returned by the processor.
- The **mapped response code** is the pre-defined value that corresponds to the raw response code.

The following table lists the reply fields for each value that EV can verify.

<table>
<thead>
<tr>
<th>Value That is Being Verified</th>
<th>API Field for Mapped Responses</th>
<th>API Field for Raw Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>Email</td>
<td>ccAuthReply_evEmail</td>
<td>ccAuthReply_evEmailRaw</td>
</tr>
<tr>
<td>First name and last name</td>
<td>ccAuthReply_evName</td>
<td>ccAuthReply_evNameRaw</td>
</tr>
<tr>
<td>Phone number</td>
<td>ccAuthReply_evPhoneNumber</td>
<td>ccAuthReply_evPhoneNumberRaw</td>
</tr>
<tr>
<td>Postal code</td>
<td>ccAuthReply_evPostalCode</td>
<td>ccAuthReply_evPostalCodeRaw</td>
</tr>
<tr>
<td>Street address</td>
<td>ccAuthReply_evStreet</td>
<td>ccAuthReply_evStreetRaw</td>
</tr>
</tbody>
</table>
Card Verification Numbers

The following table identifies the processors that support Card Verification Numbers (CVNs).

<table>
<thead>
<tr>
<th>Processors</th>
<th>Payment Card Types</th>
</tr>
</thead>
<tbody>
<tr>
<td>AIBMS</td>
<td>Visa, Mastercard, Maestro (International), Maestro (UK Domestic)</td>
</tr>
<tr>
<td>American Express Brighton</td>
<td>American Express</td>
</tr>
<tr>
<td>American Express Direct</td>
<td>American Express</td>
</tr>
<tr>
<td>Asia, Middle East, and Africa Gateway</td>
<td>Visa, Mastercard, American Express, Diners Club</td>
</tr>
<tr>
<td>Atos</td>
<td>Visa, Mastercard, Cartes Bancaires</td>
</tr>
<tr>
<td>Barclays</td>
<td>Visa, Mastercard, Maestro (UK Domestic)</td>
</tr>
<tr>
<td>Chase Paymentech Solutions</td>
<td>Visa, Mastercard, American Express, Discover</td>
</tr>
<tr>
<td>Cielo</td>
<td>Visa, Mastercard, American Express, Discover, Diners Club, JCB, Maestro (International), Elo, Aura</td>
</tr>
<tr>
<td>Comercio Latino</td>
<td>Visa, Mastercard, American Express, Discover, Diners Club, JCB, Elo, Aura, Hipercard</td>
</tr>
<tr>
<td>CVN is required for all authorization requests except recurring transactions. A CVN response value of 3 is returned in the ccAuthReply_cvCode field in the authorization reply, which indicates that the processor did not send a CVN response. When you submit authorizations without CVNs, Comercio Latino or your acquirer declines them, unless you contact Comercio Latino and your acquirer to configure your account to allow transactions without CVNs. When a card fails the CVN check, Comercio Latino declines the authorization.</td>
<td></td>
</tr>
<tr>
<td>Credit Mutuel-CIC</td>
<td>Visa, Mastercard, Cartes Bancaires</td>
</tr>
<tr>
<td>CyberSource Latin American Processing</td>
<td>Visa, Mastercard, American Express, Elo</td>
</tr>
<tr>
<td>CyberSource Latin American Processing is the name of a specific processing connection that CyberSource supports. In the CyberSource API documentation, CyberSource Latin American Processing does not refer to the general topic of processing in Latin America.</td>
<td></td>
</tr>
<tr>
<td>CyberSource through VisaNet</td>
<td>Visa, Mastercard, American Express, Diners Club, JCB, Discover, mada</td>
</tr>
<tr>
<td>Elavon</td>
<td>Visa, Mastercard, Discover, Diners Club, Maestro (UK Domestic), Maestro (International)</td>
</tr>
<tr>
<td>Elavon does not return a separate CVN response field in the authorization reply. When the card fails the CVN check, Elavon declines the authorization.</td>
<td></td>
</tr>
<tr>
<td>Processors</td>
<td>Payment Card Types</td>
</tr>
<tr>
<td>------------------------</td>
<td>------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Elavon Americas</td>
<td>Visa, Mastercard, American Express, JCB, Diners Club, Discover, China UnionPay</td>
</tr>
<tr>
<td>FDC Compass</td>
<td>Visa, Mastercard, American Express, Discover</td>
</tr>
<tr>
<td>FDC Germany</td>
<td>Visa, Mastercard</td>
</tr>
<tr>
<td>FDC Nashville Global</td>
<td>Visa, Mastercard, American Express, Discover, Diners Club, JCB (US Domestic) For JCB cards, “US Domestic” means that the currency is USD and your location is the U.S., Puerto Rico, Guam, U.S. Virgin Islands, or Northern Mariana Islands.</td>
</tr>
<tr>
<td>FDI Australia</td>
<td>Visa, Mastercard, American Express, Diners Club</td>
</tr>
<tr>
<td>FDMS Nashville</td>
<td>Visa, Mastercard, American Express, Discover, Diners Club, JCB (US Domestic) For JCB cards, “US Domestic” means that the currency is USD and your location is the U.S., Puerto Rico, Guam, U.S. Virgin Islands, or Northern Mariana Islands.</td>
</tr>
<tr>
<td>FDMS South</td>
<td>Visa, Mastercard, American Express, Discover, Diners Club, JCB (US Domestic) For JCB cards, “US Domestic” means that the currency is USD and your location is the U.S., Puerto Rico, Guam, U.S. Virgin Islands, or Northern Mariana Islands.</td>
</tr>
<tr>
<td>GPN</td>
<td>Visa, Mastercard, American Express, Discover, Diners Club</td>
</tr>
<tr>
<td>HBoS</td>
<td>Visa, Mastercard</td>
</tr>
<tr>
<td>HSBC</td>
<td>Visa, Mastercard, Maestro (International)</td>
</tr>
<tr>
<td>HSBC is the CyberSource name for HSBC U.K.</td>
<td></td>
</tr>
<tr>
<td>Ingenico ePayments</td>
<td>Visa, Mastercard</td>
</tr>
<tr>
<td></td>
<td>Do not include the CVN in a request for a recurring payment.</td>
</tr>
<tr>
<td>JCN Gateway</td>
<td>Visa, Mastercard, American Express, Diners Club, JCB</td>
</tr>
<tr>
<td>Lloyds-Omnipay</td>
<td>Visa, Mastercard</td>
</tr>
<tr>
<td>LloydsTSB Cardnet</td>
<td>Visa, Mastercard</td>
</tr>
<tr>
<td>Lynk</td>
<td>Visa, Mastercard, American Express, Discover, Diners Club</td>
</tr>
<tr>
<td>Moneris</td>
<td>Visa, Mastercard, American Express, China UnionPay</td>
</tr>
<tr>
<td>OmniPay Direct</td>
<td>Bank of America Merchant Services: Visa, Mastercard, Maestro (UK Domestic), Maestro (International) Cardnet International: Visa, Mastercard, Maestro (UK Domestic), Maestro (International) First Data Merchant Solutions (Europe): Visa, Mastercard, Discover, Diners Club, Maestro (UK Domestic), Maestro (International) Global Payments International Acquiring: Visa, Mastercard, Maestro (UK Domestic), Maestro (International)</td>
</tr>
<tr>
<td>Processors</td>
<td>Payment Card Types</td>
</tr>
<tr>
<td>------------------------------------</td>
<td>------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>OmniPay-Ireland</td>
<td>Visa, Mastercard</td>
</tr>
<tr>
<td>OmniPay-Ireland is the CyberSource name for HSBC International.</td>
<td></td>
</tr>
<tr>
<td>RBS WorldPay Atlanta</td>
<td>Visa, Mastercard, American Express, Discover, Diners Club</td>
</tr>
<tr>
<td>RuPay</td>
<td>RuPay</td>
</tr>
<tr>
<td>SIX</td>
<td>Visa, Mastercard, Discover, Diners Club, JCB, Maestro (International), Maestro (UK Domestic), China UnionPay, Visa Electron</td>
</tr>
<tr>
<td>Streamline</td>
<td>Visa, Mastercard, Maestro (UK Domestic), Cartes Bancaires, Dankort</td>
</tr>
<tr>
<td>TSYS Acquiring Solutions</td>
<td>Visa, Mastercard, American Express, Discover, Diners Club</td>
</tr>
<tr>
<td>Worldpay VAP</td>
<td>Visa, Mastercard, American Express, Discover</td>
</tr>
<tr>
<td>Worldpay VAP was previously called Litle. Litle was purchased by Vantiv, which was then purchased by Worldpay VAP. If you have any questions, contact your account manager at Worldpay VAP.</td>
<td></td>
</tr>
</tbody>
</table>
CVN Locations and Terminology

The CVN, which is printed or embossed on the back of the card, can be sent with the request and verified to help reduce the risk of fraud.

Each payment card company has its own name for this value:

- Visa calls it the **Card Verification Value (CVV2)**.
- American Express and Discover call it the **Card Identification Digits (CID)**.
- Mastercard calls it the **Card Validation Code (CVC2)**.

To use the CVN, include the `card_cvNumber` field in the request. This number is never transferred during card swipes and should be known only by the cardholder.

**IMPORTANT:** In Europe, Visa mandates that you must not include a CVN for mail-order transactions and must not record a CVN on any physical format such as a mail-order form.

Related links:
- CVN Codes
- CVN Results
- Card Verification Numbers

CVN Results

The reply message includes a raw response code and a mapped response code:

- The **raw response code** is the value returned by the processor. This value is returned in the `ccAuthReply_cvCodeRaw` field. Use this value only for debugging purposes; do not use it to determine the card verification response.
- The **mapped response code** is the pre-defined value that corresponds to the raw response code. This value is returned in the `ccAuthReply_cvCode` field.
Even when the CVN does not match the expected value, the issuing bank might still authorize the transaction. You will receive a CVN decline, but you can still capture the transaction because it has been authorized by the bank. However, you must review the order to ensure that it is legitimate.

Settling authorizations that fail the CVN check might have an impact on the fees charged by your bank. Contact your bank for details about how card verification management might affect your discount rate.

When a CVN decline is received for the authorization in a sale request, the capture request is not processed unless you set the `businessRules_ignoreCVResult` field to `true`.

Related links:
- Card Verification Numbers
- CVN Codes
- CVN Locations and Terminology
- Discover Acquisitions and Aliances
- Test American Express Card Verification

CVN Results for American Express

A value of 1 in the `ccAuthReply_cvCode` field indicates that your account is not configured for CVN. Contact customer support to have your account enabled for this feature.

CVN Results for Discover

For FDC Nashville Global, FDMS Nashville, and FDMS South:

- CVN results can be returned for any of the card types on the Discover Network.
- The CVN results are returned to you and it is your responsibility to decide whether or not to accept the transaction.

For all other processors, when the CVN does not match:

- Discover refuses the card and the request is declined.
- The reply message does not include the `ccAuthReply_cvCode` field, which indicates that the CVN failed.

CVN Results for Visa and Mastercard

A CVN code of D or N causes the request to be declined with a reason code value of 230. You can still capture the transaction, but you must review the order to ensure that it is legitimate.

CyberSource, not the issuing bank, assigns the CVN decline to the authorization. You can capture any authorization that has a valid authorization code from the issuing bank, even when the request receives a CVN decline.

When the issuing bank does not authorize the transaction and the CVN does not match, the request is declined because the card is refused. You cannot capture the transaction.
Verbal Authorizations

Verbal authorizations are supported for these processors:

- AIBMS
- American Express Brighton
- American Express Direct
- Asia, Middle East, and Africa Gateway
- Barclays
- Chase Paymentech Solutions
- CyberSource through VisaNet
- Elavon
- Elavon Americas
- FDC Compass
- FDC Germany
- FDI Australia
- FDC Nashville Global
- FDMS Nashville
- FDMS South
- GPN
- HBoS
- HSBC: HSBC is the CyberSource name for HSBC U.K.
- JCN Gateway
- Lloyds-OmniPay
- LloydsTSB Cardnet
- Lynk
- Moneris
- OmniPay Direct. The supported acquirers are:
  - Bank of America Merchant Services
  - First Data Merchant Solutions (Europe)
  - Global Payments International Acquiring
- OmniPay-Ireland: OmniPay-Ireland is the CyberSource name for HSBC International.
- RBS WorldPay Atlanta
- TSYS Acquiring Solutions
- UATP
- Worldpay VAP—Worldpay VAP was previously called Little. Little was purchased by Vantiv, which was then purchased by Worldpay VAP. If you have any questions, contact your account manager at Worldpay VAP.
Verbal authorizations are not supported for Comercio Latino or CyberSource Latin American Processing.

*CyberSource Latin American Processing* is the name of a specific processing connection that CyberSource supports. In the CyberSource API documentation, CyberSource Latin American Processing does not refer to the general topic of processing in Latin America. The information in this section is for the specific processing connections called *Comercio Latino* and *CyberSource Latin American Processing*. It is not for any other Latin American processors that CyberSource supports.

**IMPORTANT:** Do not use Dynamic Currency Conversion with a verbal authorization.

When you request an authorization through CyberSource, the issuing bank might ask you to call the payment processor to answer questions about the transaction. When this happens, the processor gives you a verbal authorization code for the transaction. To capture a verbally authorized transaction, send the verbal authorization code in the capture request. Make sure your customer service and point-of-sale staff can enter verbal authorization codes into your system.

You can use a verbal authorization to capture an authorization that was declined for any of these reasons:

- Verbal authorization required
- Card expired
- Card refused
- Invalid card

**IMPORTANT:** Do not confuse verbal authorizations with forced captures:

- With a verbal authorization, you obtain the authorization code directly from the processor or issuing bank after requesting an authorization through CyberSource and receiving a CyberSource decline.
- With a forced capture, you get the authorization code by authorizing a payment outside of CyberSource.

In both cases, you must follow up with a capture that uses the CyberSource system.

A verbal authorization works as follows:

1. The authorization reply includes a reason code value of 201, which indicates that the issuing bank is requiring a verbal authorization. For the American Express card type on FDMS Nashville, the authorization reply also includes a referral response number in `ccAuthReply_referralResponseNumber`. You will be asked for this number, which identifies the failed transaction, when you call American Express for the verbal authorization.
2. You call the processor to answer questions about the transaction.
3. When the processor verbally authorizes the transaction, the processor gives you a verbal authorization code.
4 You include the verbal authorization code in a capture request:

- Send the verbal authorization code in the `ccCaptureService_verbalAuthCode` field.
- Set the value for the `ccCaptureService_authType` field to `verbal`. When you do not set this field to `verbal`, the `ccCaptureService_verbalAuthCode` field is ignored.
- For the American Express card type on American Express Direct or FDMS South, the `ccCaptureService_posData` and `ccCaptureService_transactionID` fields are required to comply with the CAPN requirements.

American Express has indicated that capture requests submitted without a valid transaction ID, including transactions that originated as verbal authorizations, might incur additional transaction charges. Contact your American Express account representative to learn whether your processing is affected by these additional transaction charges.

Related links:

- Forced Captures
Debit and Prepaid Card Features

Debit cards and prepaid cards are processed using the credit card services. Special features available for debit cards and prepaid cards are partial authorizations and balance responses.

To process domestic debit transactions on CyberSource through VisaNet with Mastercard in Canada, you must contact customer support to have your account configured for this feature.

When you use the Simple Order API in XML format, you must use version 1.52 or later of the XML schema to implement partial authorizations or balance responses.

Related links:
- Partial Authorizations
- Real-Time Reversals
- Balance Responses
- Features for Maestro (UK Domestic) Cards
- Unsupported Processors and Card Types

Partial Authorizations

The partial authorization functionality does not apply to credit cards.

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

**IMPORTANT:** Partial authorizations are not available for Mastercard transactions in the IDR currency.

Partial Authorizations Supported Processors and Card Types

The following table lists the processors and card types that are supported for partial authorizations.

**Important Notes About Partial Authorizations Supported Processors:**

1. FDC Compass might support partial authorizations for additional card types in the future so be prepared to handle partial authorizations for all card types if your account is enabled for partial authorizations.

2. For this card type on the specified processor, partial authorizations are supported for credit cards in addition to debit cards and prepaid cards.

3. For JCB cards, “US Domestic” means that the currency is USD and your location is the U.S., Puerto Rico, Guam, U.S. Virgin Islands, or Northern Mariana Islands.
FDMS South might support partial authorizations for additional card types in the future so be prepared to handle partial authorizations for all card types if your account is enabled for partial authorizations.

Table 1  Processors Supported for Partial Authorizations

<table>
<thead>
<tr>
<th>Processor</th>
<th>Card types for Debit Cards and Prepaid Cards</th>
</tr>
</thead>
<tbody>
<tr>
<td>American Express Direct</td>
<td>American Express</td>
</tr>
<tr>
<td>Chase Paymentech Solutions</td>
<td>Visa, Mastercard, American Express, Discover, Diners Club</td>
</tr>
<tr>
<td>CyberSource through VisaNet</td>
<td>Visa, Mastercard, American Express, Diners Club, JCB, Discover, mada</td>
</tr>
<tr>
<td><strong>IMPORTANT:</strong> Partial authorizations are not available for Mastercard transactions in the IDR currency on CyberSource through VisaNet.</td>
<td></td>
</tr>
<tr>
<td>Elavon Americas</td>
<td>Visa, Mastercard, American Express, JCB, Diners Club, Discover, China UnionPay</td>
</tr>
<tr>
<td>FDC Compass¹</td>
<td>Visa, Mastercard, American Express, Discover</td>
</tr>
<tr>
<td>FDC Nashville Global</td>
<td>Visa, Mastercard, American Express, Discover², Diners Club², China UnionPay, JCB (US Domestic)²,³</td>
</tr>
<tr>
<td>FDMS Nashville</td>
<td>Visa, Mastercard, American Express, Discover², Diners Club², JCB (US Domestic)²,³</td>
</tr>
<tr>
<td>FDMS South⁴</td>
<td>Visa, Mastercard, American Express, Discover², JCB (US Domestic)²,³</td>
</tr>
<tr>
<td>GPN</td>
<td>Visa, Mastercard, American Express, Discover, Diners Club, JCB</td>
</tr>
<tr>
<td>TSYS Acquiring Solutions</td>
<td>Visa, Mastercard, American Express, Discover, Diners Club, JCB</td>
</tr>
<tr>
<td>Worldpay VAP</td>
<td>Visa, Mastercard, American Express, Discover, Diners Club, JCB</td>
</tr>
</tbody>
</table>

Worldpay VAP was previously called Litle. Litle was purchased by Vantiv, which was then purchased by Worldpay VAP. If you have any questions, contact your account manager at Worldpay VAP.

Related links:  
Unsupported Processors and Card Types
Opt In

**Context**
You must opt in to be able to receive and capture partial authorizations.

1. Perform one of the following tasks:
   - Call customer support to have your account enabled for partial authorizations. When you do this, all your authorization requests are enabled for partial authorizations.
   - Set `ccAuthService_partialAuthIndicator` to `true` in an authorization or sale request. When you do this, only that specific transaction is enabled for partial authorization.

Related links:
Process American Express Cards on Chase Paymentech Solutions

Opt Out

**Context**
When your account is enabled for partial authorizations, you can disable partial authorization for a specific transaction by setting `ccAuthService_partialAuthIndicator` to `false` in an authorization or sale request.

How a Partial Authorization Works

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:

1. If your account is not configured for partial authorizations, you must enable partial authorizations for the transaction by setting `ccAuthService_partialAuthIndicator` to `true` in a request.
2. You submit an authorization request or a sale request for a debit card or prepaid card.
3. The authorization reply message includes:
   - `ccAuthReply_requestAmount`: amount you requested
   - `ccAuthReply_requestCurrency`: currency for the amount you requested
   - `ccAuthReply_amount`: amount that was authorized
   - `purchaseTotals_currency`: currency for the amount that was authorized
• **requestID**: value you can use to link this authorization request to subsequent transactions

  If you requested a sale, the authorization was not captured.

4 You submit a capture request for the partial authorization.

When you capture only part of the approved amount, CyberSource or your processor might be able to perform an automatic partial authorization reversal for you.

If you do not capture the partial authorization, you must request a full authorization reversal if this service is supported for your processor and card type.

5 You use one or more different payment methods for the rest of the order amount.

When you process these payment methods through CyberSource, you can use the `linkToRequest` field to link the payment requests to the original authorization request. Set `linkToRequest` to the `requestID` value that was returned in the reply message for the original authorization request.

Related links:
- Automatic Partial Authorization Reversals
- Reversing an Authorization
- Process American Express Cards on Chase Paymentech Solutions
- Special Processing for IDR and CLP on FDMS South

**Process American Express Cards on Chase Paymentech Solutions**

**Context**

If you accept American Express cards and Chase Paymentech Solutions is your processor, perform the following procedure to opt in to partial authorizations.

1 Contact Chase Paymentech Solutions to have your account enabled for partial authorizations for the American Express card type. The transaction division for partial authorizations for American Express should be set to 3.

**IMPORTANT**: This step is only for the American Express card type on Chase Paymentech Solutions. For all other card types on Chase Paymentech Solutions, the transaction division for partial authorizations should be set to the default value of 0 (zero).

2 Contact customer support to have your account enabled for partial authorizations.

After your accounts have been enabled for partial authorizations at Chase Paymentech Solutions and at CyberSource, you can disable partial authorizations for a specific transaction by setting `ccAuthService_partialAuthIndicator` to `false` in an authorization or sale request.
Special Processing for IDR and CLP on FDMS South

For the Indonesian rupiah (IDR) and Chilean peso (CLP) currencies only:

- Rounding occurs, which can cause a minor discrepancy of up to one currency unit between the amount you requested and the amount that is authorized.
- When a transaction is enabled for partial authorization, you must ensure that the requested amount does not include any digits to the right of the decimal separator.

Real-Time Reversals

There are two kinds of real-time reversals:

- A full authorization reversal is a service that you can request.
  If you do not capture a partial authorization and if full authorization reversals are supported for your processor and card type, you must request a full authorization reversal to release the hold that the authorization placed on the customer’s funds. The amount of the reversal must be the amount that was authorized, not the amount that was requested.
- An automatic partial authorization reversal is performed automatically under certain conditions.
  When you capture a partial authorization for an amount that is less than the approved amount, CyberSource automatically performs a partial authorization reversal if it is supported for your processor and card type. CyberSource performs the automatic partial authorization reversal before sending the capture request to the processor.
  Some processors perform an automatic partial authorization reversal when an interchange benefit is available. These processors do not allow CyberSource to perform this functionality.

Related links:
  - Automatic Partial Authorization Reversals
  - Reversing and Authorization

Balance Responses

Balance inquiries and balance responses are two different features:

- Balance responses are supported for prepaid cards and are a partial authorization feature.
- Balance inquiries are not associated with partial authorizations.

Normally, balance responses are not returned for debit cards.

To receive balance responses from Worldpay VAP, your Worldpay VAP account must be enabled for this feature.

When a balance remains on a prepaid card after an authorization, the authorization reply can include the balance amount.

Depending on what data your processor returns, the following fields might be included in the reply:
• **ccAuthReply_accountBalance**: balance amount remaining on the prepaid card after the authorization

For Discover, some processors return the balance in the `ccAuthReply_authorizationCode` field.

• **ccAuthReply_accountBalanceCurrency**: currency of the balance amount

• **ccAuthReply_accountBalanceSign**: sign for the balance amount

The following table lists the processors and card types for which balance responses are supported. Depending on what data your processor returns, the following fields might be included in the reply.

**Important Note About Processors Supported for Balance Responses:**

1. For Discover, some processors return the balance in the `ccAuthReply_authorizationCode` field.

### Table 2  Processors Supported for Balance Responses  (Sheet 1 of 3)

<table>
<thead>
<tr>
<th>Processor</th>
<th>Card Type</th>
<th>Balance Field</th>
<th>Currency Field</th>
<th>Sign Field</th>
</tr>
</thead>
<tbody>
<tr>
<td>American Express Direct</td>
<td>American Express</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Chase Paymentech Solutions</td>
<td>Visa</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td></td>
<td>Mastercard</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td></td>
<td>American Express</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td></td>
<td>Discover</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td></td>
<td>Diners Club</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td></td>
<td>Maestro (International)</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>CyberSource through VisaNet</td>
<td>Visa</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>Mastercard</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>American Express</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>Discover</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>Diners Club</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>JCB</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>mada</td>
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<td>Yes</td>
<td>Yes</td>
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<td>Processor</td>
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<td>Balance Field¹</td>
<td>Currency Field</td>
<td>Sign Field</td>
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<td>----------------</td>
<td>----------------</td>
<td>------------</td>
</tr>
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<td>No</td>
</tr>
<tr>
<td></td>
<td>Mastercard</td>
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<td>No</td>
<td>No</td>
</tr>
<tr>
<td></td>
<td>American Express</td>
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<td>No</td>
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</tr>
<tr>
<td></td>
<td>Discover</td>
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<td>No</td>
<td>No</td>
</tr>
<tr>
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<td>Diners Club</td>
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</tr>
<tr>
<td></td>
<td>China UnionPay</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td></td>
<td>JCB</td>
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<td>No</td>
<td>No</td>
</tr>
<tr>
<td>FDC Compass</td>
<td>Visa</td>
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<td>No</td>
</tr>
<tr>
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<td>Mastercard</td>
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<td>Yes</td>
<td>No</td>
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<td>American Express</td>
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<td>Yes</td>
<td>No</td>
</tr>
<tr>
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</tr>
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<tr>
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<td>Mastercard</td>
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<td>Yes</td>
<td>Yes</td>
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<tr>
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<td>American Express</td>
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<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
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<td>Discover</td>
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<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
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<td>Diners Club</td>
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<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>China UnionPay</td>
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<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>JCB</td>
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</tr>
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<td>FDMS Nashville</td>
<td>Visa</td>
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</tr>
<tr>
<td></td>
<td>Mastercard</td>
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</tr>
<tr>
<td></td>
<td>American Express</td>
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<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>Discover</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td></td>
<td>Diners Club</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td></td>
<td>JCB</td>
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<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Processor</td>
<td>Card Type</td>
<td>Balance Field(^1)</td>
<td>Currency Field</td>
<td>Sign Field</td>
</tr>
<tr>
<td>-----------------------------------------------</td>
<td>-----------</td>
<td>---------------------</td>
<td>----------------</td>
<td>------------</td>
</tr>
<tr>
<td>FDMS South</td>
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<td>Yes</td>
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</tr>
<tr>
<td></td>
<td>Mastercard</td>
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<td>No</td>
<td>No</td>
</tr>
<tr>
<td></td>
<td>American Express</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>Discover</td>
<td>No</td>
<td>No</td>
<td>No</td>
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<td>Diners Club</td>
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<td>No</td>
<td>No</td>
</tr>
<tr>
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<td>JCB</td>
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<td>No</td>
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<tr>
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<td>Visa</td>
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<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>Mastercard</td>
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</tr>
<tr>
<td></td>
<td>American Express</td>
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<td>Yes</td>
</tr>
<tr>
<td></td>
<td>Discover</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>Diners Club</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>JCB</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>TSYS Acquiring Solutions</td>
<td>Visa</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>Mastercard</td>
<td>Yes</td>
<td>Yes</td>
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</tr>
<tr>
<td></td>
<td>American Express</td>
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</tr>
<tr>
<td></td>
<td>Discover</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>Diners Club</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>JCB</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Worldpay VAP</td>
<td>Visa</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Worldpay VAP was previously called Litle. Litle was purchased by Vantiv, which was then purchased by Worldpay VAP. If you have any questions, contact your account manager at Worldpay VAP.</td>
<td>Mastercard</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td></td>
<td>American Express</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td></td>
<td>Discover</td>
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<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td></td>
<td>Diners Club</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td></td>
<td>JCB</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>

Related links:
Features for Maestro (UK Domestic) Cards

Maestro (UK Domestic) cards are debit cards that originate in the United Kingdom. These cards can have the following features:

- **Issue number**: A Maestro (UK Domestic) card might have an issue number embossed on it. The issue number can consist of one or two digits; the first digit can be a zero. An issue number of 2 is different from 02. The issue number is not required for Maestro (UK Domestic) transactions.

- **Start date**: A Maestro (UK Domestic) card might have a start date embossed on it. The start date consists of a month and year. The start date is not required for Maestro (UK Domestic) transactions.

Related links:
- Payment Processors

Unsupported Processors and Card Types

Prepaid cards and debit cards that are not supported for partial authorization are processed as follows:

- When the card balance is sufficient for the requested transaction, the transaction is successful.
- When the card balance is not sufficient for the requested transaction, the request is declined.

Related links:
- Processors Supported for Partial Authorizations
Optional Features

This section provides information about the optional features that are available for credit card processing.

0 Authorizations

See Zero Amount Authorizations.

Additional Amounts

Services:

• Capture
• Credit

Processor: American Express Direct

This feature enables you to provide detailed information about specific amounts included in a transaction. For example, if a transaction amount includes a gratuity of 5.00, you can include these fields in the capture or credit request:

```
purchaseTotals_additionalAmount0=5.0
purchaseTotals_additionalAmountType0=058
```

You can include a maximum of five additional amounts in a transaction. For each amount, you must include an amount field and an amount type field:

• `purchaseTotals_additionalAmount0` through `purchaseTotals_additionalAmount4`
• `purchaseTotals_additionalAmountType0` through `purchaseTotals_additionalAmountType4`

Related links:

Additional Amount Types

Shipping and Handling Fees

Additional amount fields for shipping and handling fees take precedence over item-level fields.

Example: Shipping and Handling Fees

1 You include the following lines in a request:
CyberSource processes the additional amount fields for the shipping and handling amount of 9.95. The item-level fields for the shipping and handling amount are ignored.

**Taxes**

Additional amount fields for taxes take precedence over item-level fields.

**Example: Taxes**

1. You include the following lines in a request:

   ```plaintext
   purchaseTotals_additionalAmount0=7.95
   purchaseTotals_additionalAmountType0=046
   item_0_taxAmount=5.95
   ```

2. CyberSource processes the additional amount fields for the tax amount of 7.95. The item-level field for the tax amount is ignored.

**Aggregator Support**

This feature enables a third-party agent to act as a payment aggregator and process payment card transactions for sub-merchants. Independent sales organizations (ISOs) and member service providers (MSPs) are agents that can also leverage these aggregator features.

Contact customer support to have your account configured for this feature.

**Aggregator Terminology**

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>aggregator</td>
<td>Also known as <em>payment aggregator</em>. Organization that aggregates sub-merchants under a single account and settles funds directly to the sub-merchants. An aggregator is usually an ISO or MSP.</td>
</tr>
</tbody>
</table>
American Express Direct Aggregators

Services:

- Authorization
- Capture
- Credit

Card type: American Express

The following fields are required for aggregator transactions when requesting an authorization, capture, or credit:

- cAuthService_aggregatorID—required only for the authorization service
- ccAuthService_aggregatorName—required only for the authorization service
- ccCaptureService_aggregatorID—required only for the capture service
- ccCaptureService_aggregatorName—required only for the capture service
- ccCreditService_aggregatorID—required only for the credit service
- ccCreditService_aggregatorName—required only for the credit service
- invoiceHeader_submerchantCity
- invoiceHeader_submerchantCountry
- invoiceHeader_submerchantEmail
- invoiceHeader_submerchantID
- invoiceHeader_submerchantName
The following fields are optional for aggregator transactions:

- invoiceHeader_merchantDescriptor
- invoiceHeader_merchantDescriptorCity
- invoiceHeader_merchantDescriptorContact
- invoiceHeader_merchantDescriptorCountry
- invoiceHeader_merchantDescriptorPostalCode
- invoiceHeader_merchantDescriptorState
- invoiceHeader_merchantDescriptorStreet

Typically, the merchant descriptor field is used to display your business name on the customer statement. However, when you are a payment aggregator, you can use other values to provide the sub-merchant’s business name for capture and credit requests. The following table describes these values. The order of the values in the table is the order that is used to determine which values to use.
### Table 1  
Values for Providing a Sub-Merchant's Business Name on American Express Direct

<table>
<thead>
<tr>
<th>Option</th>
<th>Values</th>
<th>Description</th>
</tr>
</thead>
</table>
| 1      | Aggregator Name + Sub-merchant Name         | **Aggregator Name**  
The aggregator name is an API field you can include in a request.  
The API fields are:  
• ccAuthService_aggregatorName  
• ccCaptureService_aggregatorName  
• ccCreditService_aggregatorName  

**Sub-merchant Name**  
The sub-merchant name is the value from the invoiceHeader_suberchantName field.

**Aggregator Name + Sub-merchant Name**  
When you include the aggregator name field in a request and when your account information includes a sub-merchant name, these two values are combined to provide the business name information for the customer statement. This approach is advantageous because it allows the business name information to be longer than the size of the merchant descriptor field, which has a length of 27 characters.

The total length of the value that is sent to the processor is 36 characters. It is formatted with an asterisk (*) between the aggregator name and the sub-merchant name:

aggregator name*sub-merchant name

Because the asterisk uses one character, 35 characters remain for the combined length of the aggregator name and sub-merchant name.

**IMPORTANT:** If the combined length of the aggregator name and sub-merchant name exceeds 36 characters, the transaction is declined.

<table>
<thead>
<tr>
<th>Option</th>
<th>Values</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>Merchant Descriptor</td>
<td>When you do not provide the values for the preceding option, you can provide the business name in the merchant descriptor field invoiceHeader_merchantDescriptor. This field is described in the Merchant Descriptors user guide.</td>
</tr>
<tr>
<td>3</td>
<td>Merchant Name</td>
<td>When you do not provide the values for the preceding two options, the merchant name in your account is used. To add this value to your account, contact customer support.</td>
</tr>
</tbody>
</table>

Related links:  
- [API Fields](#)  
- [Merchant Descriptors Using the Simple Order API](#)
CyberSource through VisaNet Aggregators

Services:
- Authorization
- Capture
- Credit

Card types:
- American Express
- Diners Club
- Discover
- JCB
- Mastercard
- Visa

Aggregator Transactions with American Express

Authorizations
When requesting an authorization, you must include the following fields:
- ccAuthService_aggregatorID
- ccAuthService_aggregatorName
- invoiceHeader_submerchantCity
- invoiceHeader_submerchantName
- invoiceHeader_submerchantStreet

These fields are optional:
- invoiceHeader_submerchantCountry
- invoiceHeader_submerchantEmail
- invoiceHeader_submerchantID
- invoiceHeader_submerchantPostalCode
- invoiceHeader_submerchantState
- invoiceHeader_submerchantTelephoneNumber

Captures and Credits
When requesting a capture or credit, these fields are optional:
- invoiceHeader_merchantDescriptor
- invoiceHeader_merchantDescriptorCity
- invoiceHeader_merchantDescriptorContact
- invoiceHeader_merchantDescriptorCountry
- invoiceHeader_merchantDescriptorPostalCode
• invoiceHeader_merchantDescriptorState
• invoiceHeader_merchantDescriptorStreet
• invoiceHeader_submerchantEmail
• invoiceHeader_submerchantID
• invoiceHeader_submerchantTelephoneNumber
• merchantCategoryCode

Typically, the merchant descriptor field is used to display your business name on the customer's statement. However, when you are a payment aggregator, you can use other values to provide the sub-merchant’s business name for capture and credit requests. When you do not provide a value in the merchant descriptor fields, the values in your account are used. To add or update the values in your account, contact customer support.

Related links:
  API Fields
  Merchant Descriptors Using the Simple Order API

Aggregator Transactions with Mastercard

When requesting an authorization, you must include the following fields:

• ccAuthService_aggregatorID
• invoiceHeader_salesOrganizationID
• invoiceHeader_submerchantID

When requesting an authorization, capture, or credit, these fields are optional:

• invoiceHeader_merchantDescriptor
• invoiceHeader_merchantDescriptorCity
• invoiceHeader_merchantDescriptorContact
• invoiceHeader_merchantDescriptorCountry
• invoiceHeader_merchantDescriptorPostalCode
• invoiceHeader_merchantDescriptorState
• invoiceHeader_merchantDescriptorStreet
• merchantCategoryCode

Typically, the merchant descriptor field is used to display your business name on the customer's statement. However, when you are a payment aggregator, you can use other values to provide the sub-merchant’s business name for capture and credit requests. When you do not provide a value in the merchant descriptor fields, the values in your account are used. To add or update the values in your account, contact customer support.

Related links:
  API Fields
  Merchant Descriptors Using the Simple Order API
Aggregator Transactions with Visa

When requesting an authorization, you must include the following fields:

- ccAuthService_aggregatorID
- invoiceHeader_submerchantID

When requesting an authorization, capture, or credit, these fields are optional:

- invoiceHeader_merchantDescriptor
- invoiceHeader_merchantDescriptorCity
- invoiceHeader_merchantDescriptorContact
- invoiceHeader_merchantDescriptorCountry
- invoiceHeader_merchantDescriptorPostalCode
- invoiceHeader_merchantDescriptorState
- invoiceHeader_merchantDescriptorStreet
- merchantCategoryCode

Typically, the merchant descriptor field is used to display your business name on the customer's statement. However, when you are a payment aggregator, you can use other values to provide the sub-merchant’s business name for capture and credit requests. When you do not provide a value in the merchant descriptor fields, the values in your account are used. To add or update the values in your account, contact customer support.

Related links:
- API Fields
- Merchant Descriptors Using the Simple Order API

Aggregator Transactions with Any Other Card Type

When requesting an authorization, capture, or credit, these fields are optional:

- invoiceHeader_merchantDescriptor
- invoiceHeader_merchantDescriptorCity
- invoiceHeader_merchantDescriptorContact
- invoiceHeader_merchantDescriptorCountry
- invoiceHeader_merchantDescriptorPostalCode
- invoiceHeader_merchantDescriptorState
- invoiceHeader_merchantDescriptorStreet
- merchantCategoryCode

Typically, the merchant descriptor field is used to display your business name on the customer's statement. However, when you are a payment aggregator, you can use other values to provide the sub-merchant’s business name for capture and credit requests. When you do not provide a value in the merchant descriptor fields, the values in your account are used. To add or update the values in your account, contact customer support.
FDC Compass Aggregators

Services:

- Authorization
- Capture
- Credit

Card types:

- American Express
- Mastercard

The following fields are required for aggregator transactions with American Express or Mastercard when requesting an authorization, capture, or credit:

- ccAuthService_aggregatorID—required only for the authorization service
- ccAuthService_aggregatorName—required only for the authorization service with Mastercard
- ccCaptureService_aggregatorID—required only for the capture service
- ccCaptureService_aggregatorName—required only for the capture service with Mastercard
- ccCreditService_aggregatorID—required only for the credit service
- ccCreditService_aggregatorName—required only for the credit service with Mastercard
- invoiceHeader_submerchantCity
- invoiceHeader_submerchantID
- invoiceHeader_submerchantName
- invoiceHeader_submerchantTelephoneNumber

The following fields are optional for aggregator transactions:

- invoiceHeader_submerchantCountry
- invoiceHeader_submerchantEmail
- invoiceHeader_submerchantPostalCode
- invoiceHeader_submerchantState
- invoiceHeader_submerchantStreet
- merchantCategoryCode—supported only for the authorization service

For Mastercard aggregator captures and credits, the following two values are combined to provide the business name information for the customer’s statement:

- Aggregator name in the ccCaptureService_aggregatorName or ccCreditService_aggregatorName field
- invoiceHeader_submerchantName field
The total length of the value that is sent to the processor is 36 characters. It is formatted with an asterisk (*) between the aggregator name and the sub-merchant name:

\texttt{aggregator name*sub-merchant name}

Because the asterisk uses one character, 37 characters remain for the combined length of the aggregator name and sub-merchant name. If the combined length of the aggregator name and sub-merchant name exceeds 37 characters, the transaction is declined.

**IMPORTANT:** If the combined length of the aggregator name and sub-merchant name exceeds 37 characters, the transaction is declined.

Related links:
- API Fields

**FDC Nashville Global Aggregators**

**Services:**
- Authorization
- Capture
- Credit

**Card types:**
- American Express
- Mastercard

The following fields are required for aggregator transactions with American Express or Mastercard when requesting an authorization, capture, or credit:

- \texttt{ccAuthService_aggregatorID}—required only for the authorization service
- \texttt{ccAuthService_aggregatorName}—required only for the authorization service
- \texttt{ccCaptureService_aggregatorID}—required only for the capture service
- \texttt{ccCaptureService_aggregatorName}—required only for the capture service
- \texttt{ccCreditService_aggregatorID}—required only for the credit service
- \texttt{ccCreditService_aggregatorName}—required only for the credit service
- \texttt{invoiceHeader_submerchantCity}
- \texttt{invoiceHeader_submerchantCountry}
- \texttt{invoiceHeader_submerchantEmail}
- \texttt{invoiceHeader_submerchantID}
- \texttt{invoiceHeader_submerchantName}
- \texttt{invoiceHeader_submerchantPostalCode}
- \texttt{invoiceHeader_submerchantState}
- \texttt{invoiceHeader_submerchantStreet}
The following fields are optional for aggregator transactions:

- invoiceHeader_submerchantMerchantID—supported only for American Express
- invoiceHeader_submerchantRegion

Related links:
API Fields

**Airline Data**

See [Airline Processing Using the Simple Order API](#).

**American Express SafeKey**

**Service:** Authorization

**Processors:**
- American Express Direct: mandatory for transactions that originate in Singapore.
- CyberSource through VisaNet
- Elavon Americas
- FDC Nashville Global
- JCN Gateway

**Card type:** American Express

**IMPORTANT:** Before you implement payer authentication for American Express SafeKey, you must contact customer support to have your account configured for this feature.

When you request an authorization using a supported card type and a supported processor, you can include payer authentication data in the request. The payer authentication services enable you to add payer authentication support to your web site without running additional software on your server.

American Express SafeKey (AESK) authenticates the customer during an online purchase and protects payment information as it is transmitted over the Internet.
Request the Authorization of An AESK Transaction

1. Add the fields in the following table to the authorization request.

The values for these fields are in the reply from the payer authentication validate service. When you request the payer authentication validate and authorization services together, the data is automatically passed from one service to the other.

### Table 2  Request Fields for American Express SafeKey

<table>
<thead>
<tr>
<th>Value and Requirements</th>
<th>Request Field</th>
<th>Get Value from This Reply Field</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>CAVV</strong></td>
<td>ccAuthService_cavv</td>
<td>payerAuthValidateReply_cavv</td>
</tr>
<tr>
<td><strong>Description:</strong> Cardholder authentication verification value. This value is a transaction identifier generated by the issuing bank during American Express SafeKey payer authentication.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Processors:</strong> All processors that support American Express SafeKey.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Requirements:</strong> Always required.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>ECI</strong></td>
<td>ccAuthService_commerceIndicator</td>
<td>payerAuthValidateReply_commerceIndicator</td>
</tr>
<tr>
<td><strong>Description:</strong> Electronic commerce indicator.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Processors:</strong> All processors that support American Express SafeKey.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Requirements:</strong> Always required.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Possible values:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• aesk: Successful AESK transaction.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• aesk_attempted: AESK transaction was attempted but not authenticated</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>XID</strong></td>
<td>ccAuthService_xid</td>
<td>payerAuthValidateReply_xid</td>
</tr>
<tr>
<td><strong>Description:</strong> Transaction identifier.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Processors:</strong> All processors that support American Express SafeKey.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Requirements:</strong> Always optional.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The authorization service returns a raw response code and a mapped response code:
• The raw response code is the value returned by the processor. This value is returned in the `ccAuthReply_cavvResponseCodeRaw` field.
• The mapped response code is the predefined value that corresponds to the raw response code. This value is returned in the `ccAuthReply_cavvResponseCode` field.

Related links:
  - Payer Authentication Using the Simple Order API

**Android Pay**

The name of Android Pay changed to Google Pay. See Google Pay Using the Simple Order API.

**Apple Pay**

See Apple Pay Using the Simple Order API.

**Authorization Only**

**Service:** Authorization

**Processors:**
- American Express Direct
- Elavon Americas

The authorization reply message includes point-of-sale (POS) and transaction ID (TID) values. When you perform authorizations through CyberSource and perform captures and credits through other financial institutions, you can include these values in capture requests and follow-on credit requests:

- POS data: Get this value from `ccAuthReply_posData`.
- TID: Get this value from `ccAuthReply_transactionID`.

Including these values in capture requests and follow-on credit requests enables you to comply with the CAPN requirements, thus avoiding noncompliance fees.

When you use the Simple Order API in XML format, you must use version 1.63 or later of the XML schema to implement the authorization only feature.

**Authorizations with Payment Network Tokens**

See Authorizations with Payment Tokens Using the Simple Order API.
Auto Rental

Auto rental is supported only on CyberSource through VisaNet.
See Auto Rental for Cybersource through VisaNet Using the Simple Order API.

AVS Only

See Zero Amount Authorizations.

Balance Inquiries

Service: Authorization

Processors:
- CyberSource through VisaNet
- Elavon Americas

Balance inquiries and balance responses are two different features:
- Balance responses are supported for prepaid cards and are a partial authorization feature.
- Balance inquiries are not associated with partial authorizations.

This feature enables you to request balance information for an account.
To use this feature, include the `balanceInquiry` field in an authorization request. The amount in the request must be zero.

The following fields are returned:
- `ccAuthReply_accountBalance`
- `ccAuthReply_accountBalanceCurrency`
- `ccAuthReply_accountBalanceSign`
- `ccAuthReply_accountType`
- `ccAuthReply_amountType`

Related links:
- API Fields
- Balance Responses

Bill Payments with Mastercard

See Mastercard Bill Payments.
Bill Payments with Visa

See Visa Bill Payments.

BNDES

Services:
- Authorization
- Credit

Card types:
- Mastercard
- Visa

Processor: CyberSource through VisaNet

BNDES is card product the same way Visa Platinum, Visa Corporate, and Mastercard Corporate are products. BNDES is also a bank named Brazilian Development Bank. The BNDES bank issues the BNDES card products.

Indicate that a Transaction on CyberSource through VisaNet is a BNDES Mastercard Transaction

1 You must include the following fields in an authorization or credit request:

- billTo_companyTaxID
- billTo_merchantTaxID
- card_productName

Related links:
API Fields

Indicate that a Transaction on CyberSource through VisaNet is a BNDES Visa Transaction

1 You must include the following fields in an authorization or credit request:

- billTo_personalID or billTo_companyTaxID
• card_productName
• loan_assetType
• loan_type

Related links:
API Fields

Card-on-File Transactions
See Merchant-Initiated Transactions and Credentials-on-File Transactions

Card-Present Data
See Card-Present Processing Using the Simple Order API.

Card Type Indicators

Service: Authorization

Processors:
• Chase Paymentech Solutions
• Worldpay VAP—Worldpay VAP was previously called Litle. Litle was purchased by Vantiv, which was then purchased by Worldpay VAP. If you have any questions, contact your account manager at Worldpay VAP.

Prerequisites:
• Contact your processor to have your account configured for this feature.
• Contact customer support to have your account configured for this feature.

This feature enables you to receive card type indicator (CTI) information in authorization reply messages. The processor can provide CTI information for approved or declined transactions, not for rejected transactions.

The CTI information is returned in the following fields:
• ccAuthReply_affluenceIndicator
• ccAuthReply_cardCommercial
• ccAuthReply_cardHealthcare
• ccAuthReply_cardIssuerCountry
• ccAuthReply_cardLevel3Eligible
• ccAuthReply_cardPayroll
For Worldpay VAP, CTI information is also returned in the following fields:

- card_prepaidReloadable
- card_prepaidType
- card_virtual

Related links:
- API Fields

Receive CTI Information on Chase Paymentech Solutions

1. The authorization request message must comply with the CTI acceptance criteria as follows:
   - American Express—CTI is not supported.
   - Carte Blanche—CTI is not supported.
   - Diners Club—Currency is USD or CAD.
   - Discover—Currency is USD or CAD.
   - JCB—Currency is USD.
   - Mastercard—Any currency.
   - Visa—Amount is not 0 (zero). Any currency.

Receiving CTI Information on Worldpay VAP

CTI information is returned in the authorization reply message.

Cash Advances

Services:
- Authorization
- Capture

Processors:
- Barclays
- LloydsTSB Cardnet
A cash advance enables a customer to use a payment card to purchase foreign currency or travelers checks. The currency the customer uses to fund the transactions must be British pounds.

Before processing cash advances, you must:

- Contact the processor to obtain an agreement to process cash advance transactions.
- Contact customer support to have your account configured for this feature. You must have a separate merchant ID that you use only for cash advance transactions.

Process a cash advance transaction the same way you process a regular credit card transaction: with an authorization and a capture.

**IMPORTANT:** You cannot process a cash advance and airline data in the same transaction.

**Chase Pay**

See [Chase Pay Using the Simple Order API](#).

**Credentials-on-File Transactions**

See [Merchant-Initiated Transactions and Credentials-on-File Transactions](#).

**Credit Authorizations**

**Service:** Credit

**Card types:**

- Visa
- Mastercard

**Processors:**

- CyberSource through VisaNet—this feature is supported only for Sumitomo Mitsui Card Co.
- JCN Gateway

A credit authorization authenticates the card and customer. If you are located in the U.S., Canada, or Latin America, every credit request is automatically authorized. If you are not located in the U.S., Canada, or Latin America, contact customer support to enable credit authorizations for your account.

When you use the Simple Order API in XML format, you must use version 1.151 or later of the XML schema to receive the following reply fields.

The following fields are included in the credit reply message when the credit request is authorized:

- `ccCreditReply_authorizationCode`
• ccCreditReply_paymentNetworkTransactionID—returned only for CyberSource through VisaNet
• ccCreditReply_processorResponse

When you request a void for the credit, the credit is voided and the credit authorization is reversed. When the credit authorization reversal is not successful, the voidReply_creditAuthReversalResponse field is included in the void reply message.

Related links:
API Fields

Customer Profiles

See Token Management Service.

Dynamic Currency Conversion with a Third Party Provider

This section describes how to include Dynamic Currency Conversion (DCC) data from a third party DCC provider in requests for credit card services. This section covers transaction processing after DCC. For information about DCC, contact your DCC provider.

In addition to the post-conversion processing that is described in this section, CyberSource provides a DCC service for a limited number of processors.

Services:
• Authorization
• Authorization reversal
• Capture
• Credit

Processors:
• FDC Nashville Global—only for card-present transactions
• SIX—only for card-present transactions

Card types:
• Visa
• Mastercard

DCC converts a foreign customer’s purchase from your local pricing currency to the customer’s billing currency. This functionality can help you improve or create business relationships with customers who prefer to make purchases in their own currency.

Related links:
DCC Examples in Card-Present Processing Using the Simple Order API
Dynamic Currency Conversion for First Data Using the Simple Order API

Requirements and Limitations

To include DCC data from a third party provider:

• Contact your acquirer to register for this feature.
• Contact customer support to have your account configured for this feature.
• You must meet the payment card company rules for DCC. Contact your acquirer for details. For example, you might need to:
  – Provide the customer with a receipt that shows the amount in the local pricing currency, the amount in the billing currency, the rate of exchange used to convert the order amount, and the DCC markup.
  – Have the customer sign an acknowledgment that the customer had a choice to pay in the local pricing currency and that the choice of currency is final.

When you use DCC for an order, you cannot split the order into multiple shipments.

DCC Terminology

**Billing currency or converted currency**
Currency in which the card is denominated and in which transactions are posted to the customer’s account.

**Converted amount**
Amount of the transaction, denominated in the customer's billing currency.

**Exchange rate**
Factor used to convert an amount in one currency to an amount in another currency.

**Local pricing currency**
Selling currency that you use for pricing your goods and in which you usually submit transactions for processing.

**Original amount**
Amount of the transaction, denominated in your local pricing currency.

Authorize a Payment

**Context**

*IMPORTANT:* The value for the `purchaseTotals_originalAmount` field must always be in your local pricing currency.

Except for the original amount, all amounts for the order must be in the converted currency. This requirement includes the total payment amount and any tax amounts or surcharge amounts that
Include the following DCC fields in an authorization request:

- `dcc_dccIndicator`: set this field to 1. When you include DCC data in an authorization request and do not set this field to 1, the request is rejected.
- `dcc_referenceNumber`: unique identifier generated by the DCC provider.
- `item_#_unitPrice` or `purchaseTotals_grandTotalAmount`: converted amount in the customer’s billing currency.
- `purchaseTotals_currency`: currency code for the customer’s billing currency.
- `purchaseTotals_exchangeRate`: exchange rate.
- `purchaseTotals_exchangeRateTimeStamp`: exchange rate timestamp in GMT in this format: YYYYMMDDhhmms
- `purchaseTotals_foreignAmount`: converted amount in the customer’s billing currency.
- `purchaseTotals_foreignCurrency`: currency code for the customer’s billing currency.
- `purchaseTotals_originalAmount`: original amount in your local pricing currency.
- `purchaseTotals_originalCurrency`: currency code for your local pricing currency.

Related links:
- API Fields
- Create an Authorization Request

Reverse an Authorization

Do not include any DCC fields in a full authorization reversal request.

When you include DCC fields in the request, they are ignored. For full authorization reversals, the data from the original authorization is used.

**IMPORTANT:** The value for the `purchaseTotals_originalAmount` field must always be in your local pricing currency.

Except for the original amount, all amounts for the order must be in the converted currency. This requirement includes the total payment amount and any tax amounts or surcharge amounts that you send to CyberSource. Use the exchange rate from your DCC provider to convert these amounts from your local pricing currency to the customer’s billing currency.

Related links:
- Create a Full Authorization Reversal Request
Capture an Authorization

1. Do not include any DCC fields in a capture request.

   When you include DCC fields in the request, they are ignored. For captures, the data from the original authorization is used.

   **IMPORTANT:** The value for the `purchaseTotals_originalAmount` field must always be in your local pricing currency.

   Except for the original amount, all amounts for the order must be in the converted currency. This requirement includes the total payment amount and any tax amounts or surcharge amounts that you send to CyberSource. Use the exchange rate from your DCC provider to convert these amounts from your local pricing currency to the customer’s billing currency.

   Related links:
   
   Create a Capture Request

Credit the Payment

1. Do not include any DCC fields in a credit request.

   When you include DCC fields in the request, they are ignored. For credits, the data from the original authorization is used.

   **IMPORTANT:** The value for the `purchaseTotals_originalAmount` field must always be in your local pricing currency.

   Except for the original amount, all amounts for the order must be in the converted currency. This requirement includes the total payment amount and any tax amounts or surcharge amounts that you send to CyberSource. Use the exchange rate from your DCC provider to convert these amounts from your local pricing currency to the customer’s billing currency.

   Related links:
   
   Create a Credit Request

2. To credit a payment for a transaction that uses DCC, request a follow-on credit.

   DCC is not supported for stand-alone credits. When you include DCC fields in a request for a stand-alone credit, they are ignored.
**Encoded Account Numbers**

**Services:**
- Authorization
- Credit

**Processor:** Chase Paymentech Solution’s Credit Card Encryption program

Depending on your type of business, you might be eligible to acquire from an issuing bank a list of the customers who have payment cards issued by that bank. The list does not include the customers’ payment card numbers, but instead includes encoded account numbers. Some processors refer to this type of program as issuer encryption and to the numbers as encrypted account numbers. This type of program is designed to protect customer information according to the provisions of the Gramm-Leach-Bliley Act.

When processing a payment or credit for one of these customers, you use the encoded account number instead of the customer’s payment card number. The issuing bank then matches the encoded account number to the customer’s payment card number when processing the payment.

You must contact your processor to obtain the information required for the Credit Card Encryption program and you must have a relationship with the bank in order to acquire their list of customers.

**Final Authorization Indicator**

**Services:**
- Authorization
- Incremental authorization

**Processors:**
- Barclays
- Chase Paymentech Solutions—Mastercard and Maestro (International) only. Chase Paymentech Solutions does not support this feature for Maestro (UK Domestic).
- CyberSource through VisaNet
- Elavon
- Elavon Americas—Maestro only.
- FDC Compass
- FDC Nashville Global
- FDI Australia
- FDMS Nashville
- GPN
- HBoS
- HSBC
- Lloyds-OmniPay
LloydsTSB Cardnet
OmniPay Direct. The supported acquirers are:
  – Bank of America Merchant Services
  – Cardnet International
  – First Data Merchant Solutions (Europe)
  – Global Payments International Acquiring

OmniPay-Ireland—Mastercard only. OmniPay-Ireland does not support Maestro (International) or Maestro (UK Domestic).

SIX
Streamline
TSYS Acquiring Solutions
Worldpay VAP—Worldpay VAP was previously called Litle. Litle was purchased by Vantiv, which was then purchased by Worldpay VAP. If you have any questions, contact your account manager at Worldpay VAP.

No action is taken to support this feature on Worldpay VAP. The processor sets the indicator.

Card types:
  – Co-badged Mastercard and mada. You must identify the card type as Mastercard.
    Supported only on CyberSource through VisaNet.
  – Maestro (International)
  – Maestro (UK Domestic)
  – Mastercard

This feature supports a mandate from Mastercard. The purpose of the mandate is to ensure that a customer’s funds are available when the order might not be fulfilled.

For an authorization with an amount greater than zero, Mastercard recommends that you indicate whether the authorization is a final authorization, a preauthorization, or an undefined authorization.

Final Authorizations

For a final authorization:

  – Authorization amount is greater than zero.
  – Authorization amount is the final amount that the customer agrees to pay.
  – Authorization should not be cancelled after it is approved except when a system failure occurs.
  – Authorization must be submitted for capture within seven calendar days of its request.
  – Capture amount and currency must be the same as the authorization amount and currency.
  – Chargeback protection is in effect for seven days after the authorization.
Preauthorizations

For a preauthorization:

- Authorization amount is greater than zero.
- Authorization amount can be an estimate when the final amount is unknown, which is typical for hotel, auto rental, e-commerce, and restaurant transactions.
- Authorization must be submitted for capture within 30 calendar days of its request.
- When you do not capture the authorization, you must reverse it.

In the U.S., Canada, Latin America, and Asia Pacific, Mastercard charges an additional fee for a preauthorization that is not captured and not reversed.

In Europe, Russia, Middle East, and Africa, Mastercard charges fees for all preauthorizations.

- Chargeback protection is in effect for 30 days after the authorization.

Undefined Authorizations

An authorization is undefined when you set the default authorization type in your account to undefined and do not include the authIndicator field in the authorization request. To set the default authorization type in your account, contact customer support.

Undefined authorizations are supported only in the U.S., Canada, Latin America, and Asia Pacific. They are not supported in Europe, Russia, Middle East, and Africa.

Undefined authorizations are not supported on the following processors:

- Chase Paymentech Solutions
- Elavon Americas
- FDC Compass
- FDC Nashville Global
- FDI Australia
- FDMS Nashville
- SIX

For an undefined authorization:

- Authorization amount is greater than zero.
- Authorization amount can be different from the final transaction amount.
- Authorization should not be cancelled after it is approved except when a system failure occurs.
- Authorization must be submitted for capture within seven calendar days of its request.
- When you do not capture the authorization, you must reverse it; otherwise, Mastercard charges an additional fee for the transaction.
- Chargeback protection is in effect for seven days after the authorization.
Unmarked Authorizations

An authorization is unmarked when the default authorization type is not set in your account and you do not include the authIndicator field in the authorization request. To set the default authorization type in your account, contact customer support.

Unmarked authorizations are supported only on the following processors:

- Chase Paymentech Solutions
- CyberSource through VisaNet
- Elavon Americas
- FDC Compass
- FDC Nashville Global
- FDI Australia
- FDMS Nashville
- HBoS
- Lloyds-OmniPay
- LloydsTSB Cardnet
- Streamline
- SIX

For an unmarked authorization:

- CyberSource does not set a mark or indicator for the type of authorization in the request that is sent to the processor.
- Authorization amount is greater than zero.
- Authorization amount can be different from the final transaction amount.
- Your acquirer processes an unmarked authorization as a final authorization, a preauthorization, or an undefined authorization. Contact your acquirer to learn how they process unmarked authorizations.

Indicate Whether an Authorization is a Final Authorization or a Preauthorization

1. Include the authIndicator field in the authorization request.

2. For a final authorization on a processor that supports merchant-initiated transactions, the authorization request must include subsequent authorization fields.

The authIndicator field is included in the reply message for the following processors:

- Chase Paymentech Solutions
- CyberSource through VisaNet
- FDC Compass
Related links:

API Fields

Merchant-Initiated Transactions and Credentials-on-File Transactions

Forced Captures

Service: Authorization

Processors:

- AIBMS
- American Express Direct
- Asia, Middle East, and Africa Gateway
- Chase Paymentech Solutions
- CyberSource through VisaNet. The supported acquirers are:
  - Banco Safra
  - Bank Sinarmas (Omise Ltd.)
  - BC Card Co., Ltd.
  - Citibank Malaysia
  - CTBC Bank Ltd.
  - Sumitomo Mitsui Card Co.
  - Vietnam Technological and Commercial Joint-stock Bank
- Elavon Americas
- FDC Nashville Global
- FDMS Nashville
- FDMS South
- GPN
- JCN Gateway
- OmniPay Direct. The supported acquirers are:
  - Bank of America Merchant Services
  - Cardnet International
  - First Data Merchant Solutions (Europe)
  - Global Payments International Acquiring
- TSYS Acquiring Solutions
Forced captures are not supported for Comercio Latino and CyberSource Latin American Processing.

*CyberSource Latin American Processing* is the name of a specific processing connection that CyberSource supports. In the CyberSource API documentation, CyberSource Latin American Processing does not refer to the general topic of processing in Latin America. The information in this section is for the specific processing connections called *Comercio Latino* and *CyberSource Latin American Processing*. It is not for any other Latin American processors that CyberSource supports.

A forced capture occurs when you process an authorization outside the CyberSource system but then capture the order through CyberSource.

**Perform a Forced Capture**

**Context**

After you process the authorization outside the CyberSource system, request the CyberSource authorization and capture services at the same time:

1. Include the request fields that are required for the authorization.
2. Include these fields in the request:
   - `cAuthService_authType=verbal`
   - `ccAuthService_verbalAuthCode=the authorization code you received in the response for the authorization that was processed outside the CyberSource system`

No additional fields are required for the capture.

For the American Express card type on FDMS South, you must include the `ccCaptureService_posData` and `ccCaptureService_transactionID` fields in the capture request to support the CAPN requirements. Obtain the values for these fields from the response for the authorization that was processed outside the CyberSource system.

**Related links:**
- [Create an Authorization Request](#)
- [Create a Capture Request](#)

**Full-Financial Transactions**

See [Least-Cost Routing](#) and [Single-Message Processing](#).
Google Pay

See Google Pay Using the Simple Order API.

Guaranteed Exchange Rates

See Multi-Currency Service.

Installment Payments

Services:

- Authorization
- Capture—only on CyberSource through VisaNet and FDC Nashville Global

Processors and card types: See the following table:

<table>
<thead>
<tr>
<th>Processors</th>
<th>Payment Card Types</th>
</tr>
</thead>
<tbody>
<tr>
<td>American Express Direct</td>
<td>American Express</td>
</tr>
<tr>
<td></td>
<td>See Installment Payments on American Express Direct.</td>
</tr>
<tr>
<td>Chase Paymentech Solutions</td>
<td>Visa</td>
</tr>
<tr>
<td></td>
<td>See Installment Payments on Chase Paymentech Solutions and FDC Compass.</td>
</tr>
<tr>
<td>Cielo</td>
<td>Visa, Mastercard, American Express, Diners Club, JCB, Elo, Aura</td>
</tr>
<tr>
<td></td>
<td>On Cielo, installment payments are not supported for debit transactions.</td>
</tr>
<tr>
<td></td>
<td>See Installment Payments on Processors in Latin America.</td>
</tr>
<tr>
<td>Comercio Latino</td>
<td>Visa, Mastercard, American Express, Discover, Diners Club, JCB, Elo, Aura, Hipercard</td>
</tr>
<tr>
<td></td>
<td>To enable installment payments, contact customer support to have your account configured for this feature. On Comercio Latino, the acquirer Banorte requires installment payments be submitted as an automatic capture.</td>
</tr>
<tr>
<td></td>
<td>See Installment Payments on Processors in Latin America.</td>
</tr>
<tr>
<td>Processors</td>
<td>Payment Card Types</td>
</tr>
<tr>
<td>------------------------------------------------</td>
<td>--------------------------------------------------</td>
</tr>
<tr>
<td>CyberSource Latin American Processing</td>
<td>Visa</td>
</tr>
<tr>
<td>See <a href="#">Installment Payments on Processors in Latin America</a>.</td>
<td></td>
</tr>
<tr>
<td><em>CyberSource Latin American Processing</em> is the name of a specific processing connection that CyberSource supports. In the CyberSource API documentation, <em>CyberSource Latin American Processing</em> does not refer to the general topic of processing in Latin America. The information in this section is for the specific processing connection called <em>CyberSource Latin American Processing</em>. It is not for any other Latin American processors that CyberSource supports.</td>
<td></td>
</tr>
</tbody>
</table>

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Table 3  Processors That Support Installment Payments (Continued) (Sheet 3 of 5)

<table>
<thead>
<tr>
<th>Processors</th>
<th>Payment Card Types</th>
</tr>
</thead>
<tbody>
<tr>
<td>CyberSource through VisaNet</td>
<td>Visa, Mastercard, American Express</td>
</tr>
<tr>
<td></td>
<td>Not all card types are supported for all acquirers.</td>
</tr>
<tr>
<td></td>
<td>The supported acquirers are:</td>
</tr>
<tr>
<td></td>
<td>• Arab African International Bank (AAIB)</td>
</tr>
<tr>
<td></td>
<td>• Asia Commercial Bank (ACB)</td>
</tr>
<tr>
<td></td>
<td>• Auckland Savings Bank (ASB)</td>
</tr>
<tr>
<td></td>
<td>• Australia and New Zealand Banking Group Limited (ANZ)</td>
</tr>
<tr>
<td></td>
<td>• Axis Bank Ltd. of India</td>
</tr>
<tr>
<td></td>
<td>• Banco Nacional de México (Banamex)</td>
</tr>
<tr>
<td></td>
<td>• Banco Safra</td>
</tr>
<tr>
<td></td>
<td>• Bangkok Bank Ltd.</td>
</tr>
<tr>
<td></td>
<td>• Bank of Ayudhya (BAY)</td>
</tr>
<tr>
<td></td>
<td>• Bank of China (BOC)</td>
</tr>
<tr>
<td></td>
<td>• Bank Sinarmas (Omise Ltd.)</td>
</tr>
<tr>
<td></td>
<td>• Banque Pour Le Commerce Exterieur Lao (BCEL)</td>
</tr>
<tr>
<td></td>
<td>• BC Card Co., Ltd.</td>
</tr>
<tr>
<td></td>
<td>• Cathay United Bank (CUB)</td>
</tr>
<tr>
<td></td>
<td>• Citibank Malaysia</td>
</tr>
<tr>
<td></td>
<td>• Citibank Hongkong and Macau</td>
</tr>
<tr>
<td></td>
<td>• Commercial Bank of Qatar</td>
</tr>
<tr>
<td></td>
<td>• CrediMax (Bahrain)</td>
</tr>
<tr>
<td></td>
<td>• CTBC Bank Ltd.</td>
</tr>
<tr>
<td></td>
<td>• First Data Merchant Solutions in Brunei</td>
</tr>
<tr>
<td></td>
<td>• First Data Merchant Solutions in Hong Kong</td>
</tr>
<tr>
<td></td>
<td>• First Data Merchant Solutions in Malaysia</td>
</tr>
<tr>
<td></td>
<td>• First Data Merchant Solutions in Singapore</td>
</tr>
<tr>
<td></td>
<td>• Habib Bank Ltd. (HBL)</td>
</tr>
<tr>
<td></td>
<td>• HDFC Bank Ltd. of India</td>
</tr>
<tr>
<td></td>
<td>• Mashreq</td>
</tr>
<tr>
<td></td>
<td>• National Bank of Abu Dhabi (NBAD)</td>
</tr>
<tr>
<td></td>
<td>• Overseas Chinese Banking Corp (OCBC)</td>
</tr>
<tr>
<td></td>
<td>• Promerica in Honduras and Nicaragua</td>
</tr>
<tr>
<td></td>
<td>• Taishin Bank Ltd.</td>
</tr>
<tr>
<td>Processors</td>
<td>Payment Card Types</td>
</tr>
<tr>
<td>-------------------------------------</td>
<td>-------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>CyberSource through VisaNet (continued)</td>
<td>Supported acquirers (continued):</td>
</tr>
<tr>
<td></td>
<td>• United Overseas Bank (UOB) in Singapore and Vietnam</td>
</tr>
<tr>
<td></td>
<td>• United Overseas Bank (UOB) in Thailand</td>
</tr>
<tr>
<td></td>
<td>• Vantiv</td>
</tr>
<tr>
<td></td>
<td>• Vietcombank</td>
</tr>
<tr>
<td></td>
<td>• VietinBank</td>
</tr>
<tr>
<td></td>
<td>• Vietnam Technological and Commercial Joint-stock Bank</td>
</tr>
<tr>
<td></td>
<td>• Wing Hang Bank</td>
</tr>
<tr>
<td></td>
<td>• Wing Lung Bank</td>
</tr>
<tr>
<td></td>
<td>See Installment Payments on CyberSource through VisaNet.</td>
</tr>
<tr>
<td>FDC Compass</td>
<td>Visa</td>
</tr>
<tr>
<td></td>
<td>See Installment Payments on Chase Paymentech Solutions and FDC Compass.</td>
</tr>
<tr>
<td>FDC Nashville Global</td>
<td>Visa, Discover, Diners Club, JCB (US Domestic)</td>
</tr>
<tr>
<td></td>
<td>For JCB cards, “US Domestic” means that the currency is USD and your location is the U.S., Puerto Rico, Guam, U.S. Virgin Islands, or Northern Mariana Islands.</td>
</tr>
<tr>
<td></td>
<td>See Installment Payments on FDC Nashville Global.</td>
</tr>
<tr>
<td>FDI Australia</td>
<td>Visa, Mastercard</td>
</tr>
<tr>
<td></td>
<td>See Installment Payments on FDI Australia.</td>
</tr>
<tr>
<td>FDMS Nashville</td>
<td>Visa</td>
</tr>
<tr>
<td></td>
<td>See Installment Payments on Other Processors.</td>
</tr>
<tr>
<td>FDMS South</td>
<td>Visa</td>
</tr>
<tr>
<td></td>
<td>See Installment Payments on Other Processors.</td>
</tr>
<tr>
<td>Getnet</td>
<td>Visa, Mastercard, American Express, Elo, Hipercard</td>
</tr>
<tr>
<td></td>
<td>On Getnet, installment payments are not supported for debit transactions.</td>
</tr>
<tr>
<td></td>
<td>See Installment Payments on Processors in Latin America.</td>
</tr>
<tr>
<td>OmniPay-Ireland</td>
<td>Visa</td>
</tr>
<tr>
<td>OmniPay-Ireland is the CyberSource name for HSBC International.</td>
<td>See Installment Payments on Other Processors.</td>
</tr>
</tbody>
</table>
Installment Payments on American Express Direct

The customer pays for goods or services using an installment plan agreed upon by the customer and you. This section provides information about the types of installment payments supported by American Express Direct.

**Issuer Installments:** American Express calls this arrangement a *deferred payment plan.*

1. You send one transaction to American Express.
2. American Express charges the amount to the customer in installments.
3. You receive one payment from American Express.

**Merchant Installments:** American Express calls this arrangement *Plan N.*

1. You send one transaction to American Express.
2. American Express charges the amount to the customer in installments.
3. You receive payment from American Express in installments.

Installment payments on American Express Direct are supported in the following countries and regions:

- **Argentina**—issuer installments and merchant installments are supported. The currency for installment transactions must be ARS.
- **Asia Pacific**—only issuer installments are supported. Merchant installments are not supported.

---

**Table 3** Processors That Support Installment Payments (Continued) (Sheet 5 of 5)

<table>
<thead>
<tr>
<th>Processors</th>
<th>Payment Card Types</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rede</td>
<td>Visa, Mastercard, American Express, Diners Club, JCB, Elo, Hipercard</td>
</tr>
<tr>
<td></td>
<td>On Rede, installment payments are not supported for debit transactions.</td>
</tr>
<tr>
<td></td>
<td>See Installment Payments on Processors in Latin America.</td>
</tr>
<tr>
<td>Software Express</td>
<td>Supported acquirer: Getnet</td>
</tr>
<tr>
<td></td>
<td>Support card types: Visa, Mastercard</td>
</tr>
<tr>
<td></td>
<td>See Installment Payments on Processors in Latin America.</td>
</tr>
<tr>
<td>TSYS Acquiring Solutions</td>
<td>Visa</td>
</tr>
<tr>
<td></td>
<td>See Installment Payments on Other Processors.</td>
</tr>
<tr>
<td>Worldpay VAP</td>
<td>Visa</td>
</tr>
<tr>
<td></td>
<td>Worldpay VAP was previously called Little.</td>
</tr>
<tr>
<td></td>
<td>Little was purchased by Vantiv, which was then purchased by Worldpay VAP.</td>
</tr>
<tr>
<td></td>
<td>If you have any questions, contact your account manager at Worldpay VAP.</td>
</tr>
<tr>
<td></td>
<td>See Installment Payments on Other Processors.</td>
</tr>
</tbody>
</table>
• **Australia**—only issuer installments are supported. Merchant installments are not supported.
• **Mexico**—issuer installments and merchant installments are supported. The currency for installment transactions must be MXN. The purchase amount must be 250 MXN or more.

**IMPORTANT:** When you submit an installment transaction that does not meet the American Express Direct requirements for installment payments, American Express Direct processes the transaction as a regular, non-installment transaction.

Before submitting installment transactions:

• Contact American Express Direct to have your account configured for this feature.
• Contact customer support to have your account configured for this feature.

Indicate That a Transaction on American Express Direct Is an Installment Payment

1. You must include the `installment_totalCount` field in the authorization request.
2. You can include the optional `ccAuthService_commerceIndicator` field in the authorization request. Set it to any valid value except `recurring` or `recurring_internet`.
3. You must include the `installment_planType` field in the authorization request if the corresponding value is not set in your account. If this value is set in your account, you can include the field in the authorization request to override the value in your account.

Related links:
   - API Fields

Installment Payments on Chase Paymentech Solutions and FDC Compass

The customer pays for goods or services using an installment plan agreed upon by the customer and you.

Indicate That a Transaction on Chase Paymentech Solutions or FDC Compass Is an Installment Payment

1. Set `ccAuthService_commerceIndicator` to `install`.
2. Include the following required fields in the authorization request:
   - `invoiceHeader_merchantDescriptor`
   - `invoiceHeader_merchantDescriptorContact`
Include subsequent authorization fields for a merchant-initiated transaction.

You can include the following optional fields in the authorization request:

- installment_sequence
- installment_totalCount

Related links:
API Fields
Merchant-Initiated Transactions and Credentials-on-File Transactions
Merchant Descriptors Using the Simple Order API

Installment Payments on CyberSource through VisaNet

Installment payments, which are called *parcelados* and *parcelas* in Brazil, are a common way to pay for purchases made with payment cards. When a customer pays in installments, the entire payment amount is authorized and captured at the time of the purchase, but the payment is settled in increments over a period of time. Each incremental settlement is an installment payment.

Before you can accept installment payments, you and your acquirer must agree on the maximum number of installments you can accept, which can be different for each card type.

For customers, installment payments provide greater purchasing power and lower impact on their monthly budget. For you, offering installment payments at checkout typically increases the number of successfully completed purchases by 50%.

There are two standard types of funding for installment payments:

- Issuer-funded installments
- Merchant-funded installments

There are two additional types of funding for installment payments in Brazil:

- Co-branded merchant financed
- Issuer merchant co-financed

CyberSource through VisaNet supports all four types of funding. CyberSource through VisaNet only enables the processing of installment payments. It has no role in setting the terms for the installments.

**Issuer-Funded Installment Payments:** The customer pays for goods or services using an installment plan agreed upon by the customer and their issuing bank. The issuer controls how the customer's account is debited. Your account is credited for the entire amount in a single transaction. The issuer assumes the risk and establishes credit rates and fees that are charged to the customer. The customer pays the funding cost, which is a fee for paying in installments.

In Brazil, a Crediario is a special type of issuer-funded installment payment plan that enables the customer to request information about the terms of the installment plan before approving the installment payments.
**Merchant-Funded Installment Payments:** The customer pays for goods or services using an installment plan agreed upon by you and the customer. The issuer controls how the customer's account is debited. Your account is credited periodically for partial amounts as the customer's account is debited. You assume the risk and establish the credit rate and fees that are charged to the customer.

**Co-Branded Merchant Financed Installment Payments:** You and the issuer determine the terms for this kind of installment plan. The funding varies depending on the agreement between you, the issuer, and the customer. This funding method is available only for Mastercard installment payments in Brazil.

**Issuer Merchant Co-Financed Installment Payments:** The issuer creates the installment plan. You and the issuer determine the service fees that the customer pays to you and the issuer. The acquirer is paid in full while the issuer is paid in installments by the customer. You or the customer pay the funding cost, which is a fee for paying in installments. This funding method is available only for Mastercard installment payments in Brazil.

**Indicate That a Transaction on CyberSource through VisaNet Is an Installment Payment with Mastercard in Brazil**

1. You must include the following fields in the authorization or capture request:
   - installment_planType
   - installment_totalCount

2. When creating an authorization request, you must include subsequent authorization fields for merchant-initiated transactions.

**Related links:**
- API Fields
- Merchant-Initiated Transactions and Credentials-on-File Transactions

**Indicate That a Transaction on CyberSource through VisaNet is a Crediario Installment Payment with Visa in Brazil**

1. Inquire about Crediario eligibility for the customer by requesting the authorization service. Include the following required fields in the authorization request:
   - eligibilityInquiry—set to Crediario
   - installment_amount
   - installment_firstInstallmentDate
   - installment_frequency
   - installment_sequence
   - installment_totalAmount
The issuer determines whether the customer is eligible for Crediario installment payments. If the customer is eligible, the authorization reply includes the following fields:

- installment_additionalCosts
- installment_additionalCostsPercentage
- installment_amountFunded
- installment_amountRequestedPercentage
- installment_annualFinancingCost
- installment_annualInterestRate
- installment_expenses
- installment_expensesPercentage
- installment_fees
- installment_feesPercentage
- installment_insurance
- installment_insurancePercentage
- installment_monthlyInterestRate
- installment_taxes
- installment_taxesPercentage

Use the values in the authorization reply to display the installment payment terms to the customer. The customer decides whether to accept the terms.

If the customer accepts the terms, request an installment payment as described in the following steps. If the customer does not accept the terms, do not perform the remaining steps in this procedure.

Request the authorization service. Include the following required fields in the authorization request:

- installment_planType
- installment_totalAmount
- installment_totalCount
- Subsequent authorization fields for merchant-initiated transactions

You can include the following optional installment fields in the authorization request:

- installment_amount
- installment_firstInstallmentDate
- installment_frequency
- installment_sequence

Request the capture service. Include the following required fields in the capture request:
• installment_additionalCosts
• installment_additionalCostsPercentage
• installment_amountFunded
• installment_amountRequestedPercentage
• installment_annualFinancingCost
• installment_annualInterestRate
• installment_expenses
• installment_expensesPercentage
• installment_fees
• installment_feesPercentage
• installment_insurance
• installment_insurancePercentage
• installment_monthlyInterestRate
• installment_planType
• installment_taxes
• installment_taxesPercentage
• installment_totalAmount
• installment_totalCount

You can include the following optional installment fields in the capture request:

• installment_amount
• installment_firstInstallmentDate
• installment_frequency
• installment_sequence

Related links:

API Fields

Merchant-Initiated Transactions and Credentials-on-File Transactions

Indicate That a Transaction on CyberSource through VisaNet Is a Non-Crediario Installment Payment with Visa in Brazil

1 You must include the following fields in the authorization or capture request:

• installment_planType
• installment_totalCount
When creating an authorization request, you must include subsequent authorization fields for merchant-initiated transactions.

You can include the following optional field in the authorization or capture request: 

`installment_paymentType`

Related links:
- API Fields
  - Merchant-Initiated Transactions and Credentials-on-File Transactions

Indicate That a Transaction on CyberSource through VisaNet Is an Installment Payment with Mastercard in Croatia

1. You must include the following fields in the authorization or capture request:
   - `billTo_merchantTaxID`
   - `installment_planType`

2. When creating an authorization request, you must include subsequent authorization fields.

Related links:
- API Fields
  - Merchant-Initiated Transactions and Credentials-on-File Transactions

Indicate That a Transaction on CyberSource through VisaNet Is an Installment Payment with Mastercard in Georgia

1. You must include the following fields in the authorization or capture request:
   - `installment_amount`
   - `installment_firstInstallmentAmount`
   - `installment_monthlyInterestRate`
   - `installment_planType`
   - `installment_totalCount`

2. When creating an authorization request, you must include subsequent authorization fields.

Related links:
- API Fields
  - Merchant-Initiated Transactions and Credentials-on-File Transactions
Indicate That a Transaction on CyberSource through VisaNet Is an Installment Payment with Mastercard in Greece

1 You must include the following fields in the authorization or capture request:
   • installment_gracePeriodDuration
   • installment_gracePeriodDurationType
   • installment_planType
   • installment_totalCount

2 When creating an authorization request, you must include subsequent authorization fields.

Related links:
   API Fields
   Merchant-Initiated Transactions and Credentials-on-File Transactions

Indicate That a Transaction on CyberSource through VisaNet Is an Installment Payment with American Express in Any Country Except Brazil, Croatia, Georgia, or Greece

1 Include installment_planType or installment_totalCount in the authorization or capture request.

Related links:
   API Fields
   Merchant-Initiated Transactions and Credentials-on-File Transactions

Indicate That a Transaction on CyberSource through VisaNet Is an Installment Payment with Mastercard in Any Country Except Brazil, Croatia, Georgia, or Greece

1 You must include the following fields in the authorization or capture request:
   • installment_paymentType
   • installment_planType

Related links:
   API Fields
   Merchant-Initiated Transactions and Credentials-on-File Transactions
Indicate That a Transaction on CyberSource through VisaNet Is an Installment Payment with Visa in Any Country Except Brazil, Croatia, Georgia, or Greece

1. Set `ccAuthService_commerceIndicator` to `install` or `install_internet`:
   - `install`—U.S. transaction or non-U.S. mail order / telephone order (MOTO) transaction
   - `install_internet`—non-U.S. e-commerce (Internet) transaction

2. Include `installment_planType` in the authorization request.

3. The authorization request must include subsequent authorization fields.

4. You can include the following optional fields in the authorization request:
   - `installment_amount`
   - `installment_frequency`
   - `installment_sequence`
   - `installment_totalAmount`
   - `installment_totalCount`

Related links:
API Fields
Merchant-Initiated Transactions and Credentials-on-File Transactions

Installment Payments on FDC Nashville Global

The customer pays for goods or services using an installment plan agreed upon by the customer and you.

Indicate That a Transaction on FDC Nashville Global Is an Installment Payment

1. When you request the authorization service, set `ccAuthService_commerceIndicator` to `install`.

2. When you request the capture service, include the following required fields in the request:
   - `installment_sequence`
   - `installment_totalCount`

Related links:
API Fields
Installment Payments on FDI Australia

The customer pays for goods or services using an installment plan agreed upon by the customer and you.

Indicate That a Transaction on FDI Australia Is an Installment Payment

1 In the authorization request for the first installment payment, set ccAuthService_commerceIndicator to install.

2 In the authorization requests for the subsequent installment payments, include these fields:
   • ccAuthService_commerceIndicator—set to install.
   • subsequentAuthTransactionID—set to the value returned in the ccAuthReply_paymentNetworkTransactionID field for the previous authorization in the series.

Related links:
   API Fields

Installment Payments on Processors in Latin America

The customer pays for goods or services using an installment plan agreed upon by the customer and you.

Before submitting installment transactions, contact customer support to have your account configured for this feature.

Indicate That a Transaction on Cielo or Comercio Latino Is an Installment Payment

1 You must include the installment_totalCount field in the authorization request.

2 You can include the optional ccAuthService_commerceIndicator field in the authorization request. Set it to one of the following values:
   • install—U.S. transaction or non-U.S. mail order / telephone order (MOTO) transaction
   • internet—e-commerce transaction. This is the default value that is used when you do not include the commerce indicator field in the request.
   • spa—Mastercard Identity Check transaction.
• vbv—Visa Secure transaction.

3 You must include the `installment_planType` field in the authorization request if the corresponding value is not set in your account. If this value is set in your account, you can include the field in the authorization request to override the value in your account.

Related links:
- API Fields

Indicate That a Transaction on CyberSource Latin American Processing Is an Installment Payment

Context

`CyberSource Latin American Processing` is the name of a specific processing connection that CyberSource supports. In the CyberSource API documentation, `CyberSource Latin American Processing` does not refer to the general topic of processing in Latin America. The information in this section is for the specific processing connection called `CyberSource Latin American Processing`. It is not for any other Latin American processors that CyberSource supports.

1 Set `ccAuthService_commerceIndicator` to `install`.

2 For a transaction in Brazil, you can include the following optional fields in the authorization request:
   • `installment_planType`
   • `installment_totalCount`

3 For a transaction in Mexico, installment payments are supported, but conditions vary, so contact customer support or your account manager.

Related links:
- API Fields

Indicate That a Transaction on Getnet or Software Express Is an Installment Payment

1 You must include the following fields in the authorization request:
   • `installment_planType`
   • `installment_totalCount`

Related links:
- API Fields
Indicate That a Transaction on Rede Is an Installment Payment

1 You must include the `installment_totalCount` field in the authorization request.

Related links:
  API Fields

Installment Payments on Other Processors

The customer pays for goods or services using an installment plan agreed upon by the customer and you.

Indicate That a Transaction on Any Other Supported Processor Is an Installment Payment

1 Set `ccAuthService_commerceIndicator` to `install`.
2 If your processor supports merchant-initiated transactions, the authorization request must include subsequent authorization fields.
3 Include the following required fields in the authorization request:
   - `installment_sequence`
   - `installment_totalCount`

Related links:
  API Fields
  Merchant-Initiated Transactions and Credentials-on-File Transactions

Japanese Payment Options

Services
- Authorization
- Capture—supported only on JCN Gateway
- Credit—supported only on JCN Gateway

Processors:
- CyberSource through VisaNet—the only supported acquirer is Sumitomo Mitsui Card Co.
- JCN Gateway

Card types:
Visa
• Mastercard—supported only on JCN Gateway
• American Express—supported only on JCN Gateway
• Diners Club—supported only on JCN Gateway
• JCB—supported only on JCN Gateway

**Service:** Authorization

**Card type:** Visa

The only supported acquirer is Sumitomo Mitsui Card Co.

In addition to standard single payments, Japanese acquirers support the payment options that are supported only in Japan.

Before using one of these payment options, you must sign a contract with your acquirer. Additionally, the funding cycle could differ when using these options. Contact your account provider for details about contracts and funding cycles.

Some acquirers might not support all of these payment options. Additionally, a card holder must sign a contract with an issuing bank before using one of these payment options. Therefore, not all card holders take advantage of these payment options. Confirm payment option availability with your account provider and the card holder before implementing one of these payment options.

**IMPORTANT:** Requests with these payment options are accepted independently of your agreements with acquirers. When you submit a request with one of these payment options but do not have the necessary contracts and agreements in place, an error might not occur until the acquirer processes the settlement file.

The following list of Japanese payment options includes the API fields that are required for each option:

- **Option 1 (default)—Single payment:**
  - No Japanese payment option fields are required. When you omit **jpo_paymentMethod** from a request, the request is processed as a single payment.

- **Option 2—Bonus payment:**
  - **jpo_paymentMethod**

- **Option 4—Installment payment:**
  - **jpo_installments**
  - **jpo_paymentMethod**

- **Option 5—Revolving payment:**
  - **jpo_paymentMethod**

- **Option 6—Combination of bonus payment and installment payment:**
  - **jpo_installments**
  - **jpo_paymentMethod**
In addition to the fields listed in the preceding list, the following fields are supported for transactions in Japan:

- `jpo_businessNameAlphanumeric`
- `jpo_businessNameJapanese`
- `jpo_businessNameKatakana`
- `jpo_firstBillingMonth`—supported only for JPO payment methods 4 and 6

The following fields are also supported for card-present transactions in Japan:

- `jpo_jccaTerminalID`
- `jpo_jis2TrackData`

Verbal Authorizations

When you submit a capture request with a verbal authorization, if the initial authorization included Japanese payment option fields, the capture request must include the same Japanese payment option fields.

Stand-Alone Credits

When you perform a stand-alone credit for a transaction that included Japanese payment option fields, the request for the stand-alone credit must include the same Japanese payment option fields.

Stand-alone credits are supported only for JPO payment method 1 on CyberSource through VisaNet.

When a request for a stand-alone credit is made with JCN Gateway, most acquirers make inquiries about the purpose of such a request. Follow-on credits are recommended instead of stand-alone credits whenever possible.

Additional Information

For more information about the Japanese payment options, contact Customer Support of CyberSource KK (Japan).

Related links:
- API Fields
- Card-Present Processing Using the Simple Order API

JCB J/Secure

Service: Authorization

Processors:
• CyberSource through VisaNet
• Elavon Americas
• Ingenico ePayments
• JCN Gateway
• SIX

Card type: JCB

**IMPORTANT:** Before you implement payer authentication for JCB J/Secure, you must contact customer support to have your account configured for this feature.

When you request an authorization using a supported card type and a supported processor, you can include payer authentication data in the request. The payer authentication services enable you to add payer authentication support to your web site without running additional software on your server.

JCB J/Secure authenticates a customer by adding a password identification step to the online shopping process.

For details about signing up for and using J/Secure, contact your acquiring bank or go to the JCB web site.

**Request the Authorization of a JCB J/Secure Transaction**

1. Add the fields listed in the table of request fields for Visa Secure, JCB J/Secure, and ProtectBuy to the **ccAuthService** request.

   The values for these fields are in the reply from the validate authentication service **payerAuthValidateService**.

   When you request **payerAuthValidateService** and **ccAuthService** together, the data is automatically passed from one service to the other.

Related links:

- API Fields
- Request Fields for Visa Secure, JCB J/Secure, and ProtectBuy
- Visa Secure and JCB J/Secure
- www.jcb-global.com
- Payer Authentication Using the Simple Order API
- Payer Authentication Using the SCMP API
Least-Cost Routing

Processors:

- FDI Australia—supported only for AUD
- Worldpay VAP

Least-cost routing (LCR) offers the lowest routing costs available. When you request LCR, the processor first determines whether LCR is possible for the transaction, and, if it is possible, the processor uses single-message processing to accomplish LCR.

**IMPORTANT:** Pay attention to these important differences between single-message processing and dual-message processing:

- With single-message processing, an authorization+capture request results in a full-financial transaction, which moves funds immediately.
- With single-message processing, the capture amount and authorization amount are the same.
- Several services and features are not supported for single-message processing because they are not applicable or could create reconciliation problems.

Request Least-Cost Routing for All Authorization+Capture Transactions

1. Contact customer support to enable LCR for your account.

2. For each authorization+capture request:
   a. Request the authorization and capture services at the same time: include the request fields that are required for an authorization; if the transaction does not include any optional capture features, such as Level II data, no additional fields are required for the capture; if the transaction includes an optional capture feature, include the fields that are needed for the feature.
   b. The reply message includes authorization and capture results. The authorization amount and capture amount are the same.
   c. To find out whether the processor used LCR for the transaction, see the daily processor report.

3. To turn off LCR for an authorization+capture transaction, set `ccAuthService_leastCostRouting` to `false` in the authorization+capture request.
Request Least-Cost Routing for One Transaction

1 Request the authorization and capture services at the same time:
   • Include the request fields that are required for an authorization.
   • If the transaction does not include any optional capture features, such as Level II data, no additional fields are required for the capture.
   • If the transaction includes an optional capture feature, include the fields that are needed for the feature.
   • Set `ccAuthService_leastCostRouting` to true.

The reply message includes authorization and capture results. The authorization amount and capture amount are the same.

2 To find out whether the processor used LCR for the transaction, see the daily processor report.

Partial Authorizations

If the transaction is enabled for partial authorization, the processor can process a partial amount instead of the entire requested amount.

Supported Features

The following features are supported for least-cost routing and single-message processing on Worldpay VAP:
   • AVS
   • Balance responses
   • Card type indicators
   • Credits
   • CVN
   • Debit cards
   • Merchant descriptors
   • Payer authentication
   • Prepaid cards

Unsupported Features

The following features are not supported for least-cost routing and single-message processing:
   • Authorization reversal after void
• Full authorization reversals
• Multiple partial captures
• Stand-alone authorizations
• Stand-alone captures
• Verbal authorizations
• Voids

Related links:
  Address Verification System
  API Fields
  Balance Responses
  Card Type Indicators
  Card Verification Numbers
  Crediting a Payment
  Debit and Prepaid Card Features
  Merchant Descriptors Using the Simple Order API
  Payer Authentication

Level II Data
See Level II and Level III Processing Using the Simple Order API.

Level III Data
See Level II and Level III Processing Using the Simple Order API.

Mass Transit Transactions
See Card-Present Processing Using the Simple Order API

Mastercard Bill Payments

Service: Authorization
Processor: CyberSource through VisaNet
This feature is supported only in Brazil.
Mastercard provides a Bill Payment program that enables customers to use their Mastercard cards to pay their bills. When you participate in this program, Mastercard requests that you flag the bill payments so they can be easily identified. To flag these transactions, include the `billPaymentType` field in requests. Do not use this indicator if you have not signed up with Mastercard to participate in the program.

**Mastercard Expert Monitoring Solutions**

**Service:** Authorization

**Processor:** CyberSource through VisaNet

Mastercard Expert Monitoring Solutions (EMS) provides a predictive, behavior-based fraud score in real time during authorizations for card-not-present (CNP) transactions on cards issued in the U.S. EMS compares a customer’s transaction data to their transaction behavior history and a regional CNP fraud detection model. The resulting score indicates the likelihood that the transaction is fraudulent.

To use EMS, call customer support to have your account enabled for this feature. After your account is enabled, Mastercard performs EMS on all your CNP authorization requests for U.S.-issued Mastercard cards. For these requests, the fraud score is returned in the `ccAuthReply_emsTransactionRiskScore` field.

Related links:
- [API Fields](#)

**Mastercard Identity Check**

**Service:** Authorization

**Processors That Support Mastercard Identity Check 1.0:**

- AIBMS
- Asia, Middle East, and Africa Gateway
- Atos
- Barclays
- Chase Paymentech Solutions
- Cielo
- Comercio Latino
- Credit Mutuel-CIC
- CyberSource Latin American Processing: Mastercard Identity Check is an emerging feature in the Latin American region. It is not fully supported in all countries. Contact customer support for details. CyberSource Latin American Processing is the name of a specific processing connection that is supported. In the API documentation, CyberSource Latin American Processing does not refer to the general topic of processing in Latin America.
• CyberSource through VisaNet
• Elavon
• Elavon Americas
• FDC Compass
• FDC Germany
• FDI Australia
• FDC Nashville Global
• FDMS Nashville
• FDMS South
• Getnet
• GPN
• HBoS
• HSBC: HSBC is the CyberSource name for HSBC U.K.
• Ingenico ePayments
• JCN Gateway
• LloydsTSB Cardnet
• Moneris
• OmniPay Direct. The supported acquirers are:
  – Bank of America Merchant Services
  – Cardnet International
  – First Data Merchant Solutions (Europe)
  – Global Payments International Acquiring
• OmniPay-Ireland: OmniPay-Ireland is the CyberSource name for HSBC International. On OmniPay-Ireland, Mastercard Identity Check attempts are not considered Identity Check transactions and are downgraded to non-Identity Check transactions. It is recommended that you migrate to the OmniPay Direct processor to use the latest version of the Identity Check feature.
• RBS WorldPay Atlanta
• Rede
• SIX
• Streamline
• TSYS Acquiring Solutions
• Worldpay VAP—Worldpay VAP was previously called Litle. Litle was purchased by Vantiv, which was then purchased by Worldpay VAP. If you have any questions, contact your account manager at Worldpay VAP.

Processors That Support Mastercard Identity Check 2.0:
• AIBMS
• Barclays
• Chase Paymentech Solutions
• CyberSource through VisaNet
• Elavon
• FDC Compass
• FDC Nashville Global
• HBoS
• Lloyds-OmniPay
• LloydsTSB-Cardnet
• OmniPay Direct. The supported acquirers are:
  – Bank of America Merchant Services
  – Cardnet International
  – First Data Merchant Solutions (Europe)
  – Global Payments International Acquiring
• SIX
• Streamline

**Card types:**

• Co-badged Mastercard and mada. You must identify the card type as Mastercard.
  Supported only on CyberSource through VisaNet.
• Maestro (International)
• Maestro (UK Domestic)
• Mastercard

**IMPORTANT:** Before you implement payer authentication for Mastercard Identity Check, you must contact customer support to have your account configured for this feature.

When you request an authorization using a supported card type and a supported processor, you can include payer authentication data in the request. The payer authentication services enable you to add payer authentication support to your web site without running additional software on your server.

Mastercard Identity Check adds security to online transactions by authenticating Identity Check account holders for specific transactions. Identity Check generates a unique, 32-character transaction token, called the account authentication value (AAV), each time an Identity Check-enabled account holder makes an online purchase. The AAV binds the account holder to a specific transaction. Identity Check transactions use the universal cardholder authentication field (UCAF) as a standard to collect and pass AAV data. For details about signing up for and using Identity Check or UCAF, contact your acquiring bank or go to the Mastercard web site.

Related links:
  - Mastercard Website
  - Payer Authentication Using the Simple Order API
Request the Authorization of a Mastercard Identity Check Transaction

1. Add the fields in the following table to the authorization request.

The values for these fields are in the reply from the payer authentication validate service. When you request the payer authentication validate and authorization services together, the data is automatically passed from one service to the other.

---

**IMPORTANT:** A value of 0 for the UCAF collection indicator reply field for a Mastercard transaction indicates that Mastercard downgraded the transaction. When Mastercard approves an authorization and downgrades it, you are responsible for the transaction. To confirm the downgrade, look at the e-commerce indicator for the transaction in the Business Center. You can proceed with the transaction if you want to accept responsibility. If you do not want to accept responsibility, reverse the authorization, attempt to authenticate the customer again, and request another authorization.

---

<table>
<thead>
<tr>
<th>Value and Requirements</th>
<th>Request Field</th>
<th>Get Value from This Reply Field</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>3D Secure Version</strong></td>
<td>ccAuthService_paSpecificationVersion</td>
<td>payerAuthEnrollReply_specificationVersion or payerAuthValidateReply_specificationVersion</td>
</tr>
<tr>
<td><strong>Description:</strong> Version of 3D Secure that was used to process the Mastercard Identity Check transaction.</td>
<td>payerAuthEnrollReply_specificationVersion or payerAuthValidateReply_specificationVersion</td>
<td></td>
</tr>
<tr>
<td><strong>Processors:</strong> All processors that support Mastercard Identity Check.</td>
<td>payerAuthEnrollReply_specificationVersion or payerAuthValidateReply_specificationVersion</td>
<td></td>
</tr>
<tr>
<td><strong>Requirements:</strong> Always required.</td>
<td>payerAuthEnrollReply_specificationVersion or payerAuthValidateReply_specificationVersion</td>
<td></td>
</tr>
<tr>
<td><strong>Example:</strong> 2.0.0</td>
<td>payerAuthEnrollReply_specificationVersion or payerAuthValidateReply_specificationVersion</td>
<td></td>
</tr>
</tbody>
</table>
### Table 4  Request Fields for Mastercard Identity Check (Continued) (Sheet 2 of 7)

<table>
<thead>
<tr>
<th>Value and Requirements</th>
<th>Request Field</th>
<th>Get Value from This Reply Field</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>CAVV Algorithm</strong></td>
<td>ccAuthService_cavvAlgorithm</td>
<td>payerAuthValidateReply_cavvAlgorithm</td>
</tr>
<tr>
<td><strong>Description:</strong> Algorithm for generating the UCAF authentication data.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Processors:</strong> Supported only for these processors:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Atos.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Ingenico ePayments when a third-party provider authenticates the transaction.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Requirements:</strong> Required when you include the UCAF authentication data in a request.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Notes:</strong> You must not include this value in a request when the UCAF authentication data is not included in the request or when your processor is not Atos or Ingenico ePayments.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Possible values:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• 0: HMAC (hash-based message authentication code).</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• 1: CVV.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• 2: CVV with ATN.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• 3: Mastercard secure payment algorithm (SPA).</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Directory Server Transaction ID</strong></td>
<td>ccAuthService_directoryServerTransactionID</td>
<td>payerAuthEnrollReply_directoryServerTransactionID or payerAuthValidateReply_directoryServerTransactionID</td>
</tr>
<tr>
<td><strong>Description:</strong> Transaction ID generated by the Mastercard directory server during authentication.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Processors:</strong> HSBC and all processors that support Mastercard Identity Check 2.0.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Requirements:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Mastercard Identity Check 2.0: Always required.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Mastercard Identity Check 1.0: Required for HSBC. Not supported for other processors.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Example:</strong> f38e6948-5388-41a6-bca4-b49723c19437</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Value and Requirements</td>
<td>Request Field</td>
<td>Get Value from This Reply Field</td>
</tr>
<tr>
<td>------------------------</td>
<td>---------------</td>
<td>---------------------------------</td>
</tr>
<tr>
<td><strong>ECI</strong> &lt;br&gt;Description: Electronic commerce indicator.  &lt;br&gt;Processors: All processors that support Mastercard Identity Check.  &lt;br&gt;Requirements: Always required.  &lt;br&gt;Possible values:  &lt;br&gt;• spa: Mastercard Identity Check transaction.  &lt;br&gt;• spa_failure: Mastercard Identity Check authentication failed. This value is supported only for Elavon, HSBC, and Streamline.  &lt;br&gt;Notes: The ECI for all Mastercard Identity Check transactions, including authentication attempts, must be set to spa. Otherwise, the transactions are processed as non-Identity Check transactions.</td>
<td>ccAuthService_commerceIndicator</td>
<td>payerAuthValidateReply_commerceIndicator</td>
</tr>
<tr>
<td><strong>ECI Raw</strong> &lt;br&gt;Description: Raw electronic commerce indicator.  &lt;br&gt;Processors: All processors that support Mastercard Identity Check.  &lt;br&gt;Requirements: Required when the payer authentication validation service returns a raw ECI value.  &lt;br&gt;Notes: Some processors require the raw ECI to guarantee chargeback protection. Contact customer support for information about your processor’s requirements.</td>
<td>ccAuthService_eciRaw</td>
<td>payerAuthValidateReply_eciRaw</td>
</tr>
</tbody>
</table>
### Table 4  Request Fields for Mastercard Identity Check (Continued) (Sheet 4 of 7)

<table>
<thead>
<tr>
<th>Value and Requirements</th>
<th>Request Field</th>
<th>Get Value from This Reply Field</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>PARes Status</strong></td>
<td>ccAuthService_paresStatus</td>
<td>payerAuthValidateReply_paresStatus</td>
</tr>
<tr>
<td><strong>Description:</strong> Payer authentication response status.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Processors:</strong> Supported only for these processors:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Asia, Middle East, and Africa Gateway.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Atos.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Credit Mutuel-CIC.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Ingenico ePayments when a third-party provider authenticates the transaction.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Requirements for Atos, Credit Mutuel-CIC, and Ingenico ePayments:</strong> Required for a successful Mastercard Identity Check transaction, which is indicated when the UCAF collection indicator is 2.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Requirements for Asia, Middle East, and Africa Gateway:</strong> Required unless all of the following conditions are true:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• You are requesting the payer authentication and the authorization in separate requests.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• This is a successful Mastercard Identity Check transaction, which is indicated when the commerce indicator is spa.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• The card is not enrolled, which is indicated when the VERes enrolled status is not Y.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

When all the preceding conditions are true, do not include the PARes status in the authorization request. If you do, the value is sent to the processor without modification. CyberSource does not decline the transaction; declines are generated by the processor.

**Possible values:**

- **Y:** Customer was successfully authenticated.
- **A:** Proof of authentication attempt was generated.
- **N:** Customer failed or cancelled authentication. Transaction denied.
- **U:** Authentication not completed regardless of the reason.
**Table 4**  Request Fields for Mastercard Identity Check (Continued) (Sheet 5 of 7)

<table>
<thead>
<tr>
<th>Value and Requirements</th>
<th>Request Field</th>
<th>Get Value from This Reply Field</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>UCAF Authentication Data</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Description</strong>: Authentication data for the universal cardholder authentication field.</td>
<td>ucaf_authenticationData</td>
<td>payerAuthValidateReply_ucafAuthenticationData</td>
</tr>
<tr>
<td><strong>Processors</strong>: All processors that support Mastercard Identity Check.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Requirements</strong>: Required when the UCAF collection indicator is 1, 2, or 5.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Notes</strong>: Do not include UCAF authentication data when the authorization request if the UCAF collection indicator is not 1, 2, or 5.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**IMPORTANT**: Mastercard has indicated that an issuing bank can downgrade an authorization request to a non-secure transaction when the UCAF collection indicator is 1 and UCAF authentication data is not present. An issuing bank can choose not to settle a downgraded Mastercard Identity Check transaction. When UCAF authentication data is not present, set the UCAF collection indicator to 0.
**Table 4**  Request Fields for Mastercard Identity Check (Continued) (Sheet 6 of 7)

<table>
<thead>
<tr>
<th>Value and Requirements</th>
<th>Request Field</th>
<th>Get Value from This Reply Field</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>UCAF Collection Indicator</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Description:</strong> Collection indicator for the universal cardholder authentication field.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Processors:</strong> All processors that support Mastercard Identity Check.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Requirements:</strong> Always required.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Possible values:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• 0: UCAF collection is not supported at your web site.</td>
<td>ucaf_collectionIndicator</td>
<td>payerAuthValidateReply_ucafCollectionIndicator</td>
</tr>
<tr>
<td>• 1: UCAF collection is supported at your web site, and the UCAF was populated.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• 2: UCAF collection is supported at your web site and the UCAF was populated. This value indicates a successful Mastercard Identity Check transaction.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• 5: UCAF collection is supported at your web site, and the UCAF was populated based on the risk assessment that the issuer performed. This value is supported only for Masterpass transactions.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• 6: UCAF collection is supported at your web site, and the UCAF was populated based on the risk assessment that you performed. This value is supported only for Masterpass transactions.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
**Table 4**  Request Fields for Mastercard Identity Check (Continued) (Sheet 7 of 7)

<table>
<thead>
<tr>
<th>Value and Requirements</th>
<th>Request Field</th>
<th>Get Value from This Reply Field</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>VERes Enrolled</strong></td>
<td>ccAuthService_veresEnrolled</td>
<td>payerAuthEnrollReply_veresEnrolled</td>
</tr>
<tr>
<td><strong>Description:</strong> Verification response enrollment status.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Processor:</strong> Asia, Middle East, and Africa Gateway.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Requirements:</strong> Always required.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Possible values:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Y: Authentication available.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• N: Customer not participating.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• U: Unable to authenticate regardless of the reason.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>XID</strong></td>
<td>ccAuthService_xid</td>
<td>payerAuthValidateReply_xid</td>
</tr>
<tr>
<td><strong>Description:</strong> Transaction identifier.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Processors:</strong> All processors that support Mastercard Identity Check.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Requirements:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Atos: Required for a successful Mastercard Identity Check transaction, which is indicated when the UCAF collection indicator is 2.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• All other processors: Required when the payer authentication validation service returns an XID value.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Notes:</strong> Must be 28-character Base64 or 40-character hex binary.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Related links:
- Payer Authentication Using the Simple Order API
- Payer Authentication Using the SCMP API
- www.mastercard.com

**Mastercard Send**

Mastercard Send is one of the networks supported by CyberSource Payouts. See Payouts Using the Simple Order API.
Masterpass

Services:

• Authorization
• Credit--Chase Paymentech Solutions and CyberSource through VisaNet only

Processors:

• Chase Paymentech Solutions
• CyberSource through VisaNet
• Elavon Americas
• OmniPay Direct. The supported acquirers are:
  – Bank of America Merchant Services
  – Cardnet International
  – First Data Merchant Solutions (Europe)
• Getnet
• Rede
• SIX

Indicate That A Request is for A Masterpass Transaction

Context

Before requesting Masterpass transactions, contact customer support to have your account configured for this feature.

On Chase Paymentech Solutions or CyberSource through VisaNet, include the wallet_type field in an authorization or credit request.

1 On OmniPay Direct, include the following fields in an authorization request:

• wallet_type
• paymentSolution

Related links:

API Fields

Merchant Descriptors

See Merchant Descriptors Using the Simple Order API.
Merchant-Initiated Reversals and Voids

Services:
- Authorization
- Capture
- Credit

Processors:
- Chase Paymentech Solutions
- CyberSource through VisaNet
- Elavon Americas
- FDC Nashville Global
- OmniPay Direct—merchant-initiated voids are not supported.
- Rede
- SIX

When you do not receive a reply message after sending a request, this feature enables you to reverse or void the transaction that you requested.

Use Merchant-Initiated Reversals and Voids on CyberSource through VisaNet

1. Include the `merchantTransactionIdentifier` field in the original request for an authorization, capture, sale, follow-on credit, or stand-alone credit.
   
   The value of the merchant transaction ID must be unique for 60 days.

2. When you do not receive a reply message for the original transaction request, reverse or void the original transaction:
   - To reverse an authorization, request the full authorization reversal service. Instead of including the request ID in the request message, include the `merchantTransactionIdentifier` field. The merchant transaction ID links the reversal request to the original request.
   - To void a capture or sale, request the void service. Instead of including the request ID in the request message, include the `merchantTransactionIdentifier` field. The merchant transaction ID links the void request to the original request.
   - To void a credit, request the void service. Instead of including the request ID in the request message, include the `merchantTransactionIdentifier` field. The merchant transaction ID links the void request to the original request.

3. When the original transaction fails, the reply message for the reversal or void request includes these fields:
Use Merchant-Initiated Reversals on OmniPay Direct

1 Include the `merchantTransactionIdentifier` field in the original request for an authorization, capture, or sale.

   The value of the merchant transaction ID must be unique for 60 days.

2 When you do not receive a reply message for the original transaction request, reverse the original transaction:

   - To reverse an authorization, request the full authorization reversal service. Instead of including the request ID in the request message, include the `merchantTransactionIdentifier` field. The merchant transaction ID links the reversal request to the original request.
   - To void a capture or sale:
     - a. Request the void service. Include the request ID in the request message.
     - b. Request the full authorization reversal service. Instead of including the request ID in the request message, include the `merchantTransactionIdentifier` field. The merchant transaction ID links the reversal request to the original request.
   - To void a credit, request the void service. Include the request ID in the request message.

3 When the original transaction fails, the reply message for the reversal request includes the following fields:

   - `originalTransaction_amount`
   - `originalTransaction_reasonCode`

Related links:
**API Fields**
- Create a Full Authorization Reversal Request
- Create a Void Request
Use Merchant-Initiated Reversals and Voids on All Other Processors

1 Include the `merchantTransactionIdentifier` field in the original request for an authorization, capture, safe, follow-on credit, or stand-alone credit.

   The value of the merchant transaction ID must be unique for 60 days.

2 When you do not receive a reply message for the original transaction request, reverse or void the original transaction:

   • To reverse an authorization, request the full authorization reversal service. Instead of including the request ID in the request message, include the `merchantTransactionIdentifier` field. The merchant transaction ID links the reversal request to the original request.
   • To void a capture or sale:
     • a. Request the void service. Include the request ID in the request message.
     • b. Request the full authorization reversal service. Instead of including the request ID in the request message, include the `merchantTransactionIdentifier` field. The merchant transaction ID links the void request to the original request.
   • To void a credit, request the void service. Instead of including the request ID in the request message, include the `merchantTransactionIdentifier` field. The merchant transaction ID links the void request to the original request.

3 When the original transaction fails, the reply message for the reversal or void request includes the following fields:

   • `originalTransaction_amount`
   • `originalTransaction_reasonCode`

Related links:
  API Fields
  Create a Full Authorization Reversal Request
  Create a Void Request

Merchant-Initiated Transactions and Credentials-on-File Transactions

This section describes how to perform a merchant-initiated transaction (MIT) yourself. For information about letting the Token Management Service (TMS) perform MITs for you, see: https://support.cybersource.com/s/article/Support-for-Merchant-Initiated-Transactions-and-Credentials-on-File-for-Visa-Mastercard-and-Discover

**Service:** Authorization

**Processors and card types:** See the following table:

<table>
<thead>
<tr>
<th>Processor</th>
<th>Card Types</th>
<th>Scenarios</th>
</tr>
</thead>
<tbody>
<tr>
<td>AIBMS</td>
<td>Visa, Mastercard</td>
<td>Customer-initiated transaction (CIT) with COF All MIT scenarios except:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Incremental authorization</td>
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<td></td>
<td></td>
<td>- Installment payment</td>
</tr>
<tr>
<td>Barclays</td>
<td>Visa, Mastercard</td>
<td>CIT with COF All MIT scenarios except:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Incremental authorization</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Installment payment</td>
</tr>
<tr>
<td>Chase Paymentech Solutions</td>
<td>Visa, Mastercard</td>
<td>Customer-initiated transaction (CIT) with COF All MIT scenarios except:</td>
</tr>
<tr>
<td></td>
<td>Discover</td>
<td>- Delayed charge</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Incremental authorization</td>
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<td></td>
<td></td>
<td>- No-show charge</td>
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<tr>
<td></td>
<td></td>
<td>- Resubmission</td>
</tr>
<tr>
<td>CyberSource through VisaNet</td>
<td>Visa, Mastercard</td>
<td>CIT with COF All MIT scenarios</td>
</tr>
<tr>
<td>Elavon</td>
<td>Visa, Mastercard</td>
<td>CIT with COF All MIT scenarios except:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Incremental authorization</td>
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<tr>
<td></td>
<td></td>
<td>- Installment payment</td>
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<tr>
<td>Elavon Americas</td>
<td>Visa</td>
<td>CIT with COF All MIT scenarios except:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Incremental authorization</td>
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<tr>
<td></td>
<td></td>
<td>- Installment payment</td>
</tr>
<tr>
<td>Processor</td>
<td>Card Types</td>
<td>Scenarios</td>
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<tr>
<td>FDC Compass</td>
<td>Visa</td>
<td>CIT with COF</td>
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<td></td>
<td>Mastercard</td>
<td>All MIT scenarios except:</td>
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<tr>
<td></td>
<td>Discover</td>
<td>• Delayed charge</td>
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<tr>
<td></td>
<td></td>
<td>• Incremental authorization</td>
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<tr>
<td></td>
<td></td>
<td>• No-show charge</td>
</tr>
<tr>
<td>FDC Nashville Global</td>
<td>Visa</td>
<td>CIT with COF</td>
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<tr>
<td></td>
<td>Mastercard</td>
<td>All MIT scenarios</td>
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<td></td>
<td>Discover</td>
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<td>HBoS</td>
<td>Visa</td>
<td>CIT with COF</td>
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<td>All MIT scenarios except:</td>
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<td>• Installment payment</td>
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<tr>
<td></td>
<td></td>
<td>• Resubmission</td>
</tr>
<tr>
<td>Lloyds-OmniPay</td>
<td>Visa</td>
<td>CIT with COF</td>
</tr>
<tr>
<td></td>
<td>Mastercard</td>
<td>All MIT scenarios except:</td>
</tr>
<tr>
<td></td>
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<td>• Incremental authorization</td>
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<td></td>
<td></td>
<td>• Installment payment</td>
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<td></td>
<td>• Resubmission</td>
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<td>LloydsTSB Cardnet</td>
<td>Visa</td>
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<td>Mastercard</td>
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<td>• Incremental authorization</td>
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<tr>
<td></td>
<td></td>
<td>• Installment payment</td>
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<tr>
<td></td>
<td></td>
<td>• Resubmission</td>
</tr>
<tr>
<td>Moneris</td>
<td>Visa</td>
<td>CIT with COF</td>
</tr>
<tr>
<td></td>
<td>Mastercard</td>
<td>Recurring payment</td>
</tr>
<tr>
<td></td>
<td>American Express</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Discover</td>
<td></td>
</tr>
<tr>
<td>OmniPay Direct—supported for all</td>
<td>Visa</td>
<td>CIT with COF</td>
</tr>
<tr>
<td>OmniPay Direct acquirers</td>
<td>Mastercard</td>
<td>All MIT scenarios except:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Incremental authorization</td>
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<td></td>
<td>• Installment payment</td>
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<tr>
<td>Rede</td>
<td>Visa</td>
<td>CIT with COF</td>
</tr>
<tr>
<td></td>
<td></td>
<td>All MIT scenarios</td>
</tr>
</tbody>
</table>
The following figure illustrates the relationships between types of stored-credential transactions.

<table>
<thead>
<tr>
<th>Processor</th>
<th>Card Types</th>
<th>Scenarios</th>
</tr>
</thead>
<tbody>
<tr>
<td>SIX</td>
<td>Visa, Mastercard</td>
<td>CIT with COF</td>
</tr>
<tr>
<td></td>
<td></td>
<td>All MIT scenarios except:</td>
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<tr>
<td></td>
<td></td>
<td>• Incremental authorization</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Installment payment</td>
</tr>
<tr>
<td>Streamline</td>
<td>Visa, Mastercard</td>
<td>CIT with COF</td>
</tr>
<tr>
<td></td>
<td></td>
<td>All MIT scenarios except:</td>
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<tr>
<td></td>
<td></td>
<td>• Incremental authorization</td>
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<tr>
<td></td>
<td></td>
<td>• Installment payment</td>
</tr>
<tr>
<td>Worldpay VAP</td>
<td>Visa, Mastercard,</td>
<td>CIT with COF</td>
</tr>
<tr>
<td></td>
<td>Discover</td>
<td>Installment payment</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Recurring payment</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Unscheduled COF transaction</td>
</tr>
</tbody>
</table>

Table 5  Processors That Support MITs and COF Transactions (Continued) (Sheet 3 of 3)
Stored Credentials, CITs, and MITs

Obtaining Customer Credentials

**IMPORTANT:** The customer must be present for the initial transaction.

When you obtain a customer’s credentials for the first time, you must do the following:

- Obtain the customer’s consent for storing the payment credentials and disclose the reason for storing them.
When an amount is due, submit a payment transaction, which can be an authorization or a full-financial transaction.

- You must include the subsequentAuthFirst field in the request to identify this transaction as a COF transaction. Set the value for this field to true.
- You must include the ccAuthService_commerceIndicator field in the request. Set the value for this field to internet or to a payer authentication value.

When no amount is due, request a zero amount authorization.

- You must include the subsequentAuthFirst field in the request to identify this transaction as a COF transaction. Set the value for this field to true.
- You must include the ccAuthService_commerceIndicator field in the request. Set the value for this field to internet or to a payer authentication value.

If the payment transaction or zero amount authorization fails, do not store the credentials, and do not use the credentials for subsequent COF transactions.

Do not include the subsequentAuthFirst field in a request for a subsequent authorization when the customer is not present because it might cause the issuer to decline the request. For e-commerce and payer authentication transactions, the issuer expects authentication data that indicates that the customer is present.

Related links:
Authorization a Payment
Least-Code Routing
Payer Authentication
Single-Message Processing
Zero Amount Authorizations

Cardholder-Initiated Transactions with Credentials on File

Card types:

- Discover
- Mastercard
- Visa

A cardholder-initiated transaction (CIT) is a transaction that uses payment information provided by the customer. A credentials-on-file CIT occurs when a customer orders an item online and instructs you to use the payment information that is saved in your system.

Create an Authorization Request for a COF CIT

1. Include the subsequentAuthStoredCredential field in the authorization request. Set the value for this field to true.
2. Include the fields that are required for an authorization request.
Merchant-Initiated Transactions

A merchant-initiated transaction is an authorization that you initiate when the customer is not present. An MIT uses payment information from a previous CIT but is conducted without the active participation of the customer.

You can use a PAN or a network token in a request for an MIT. CyberSource tokens are not supported for MITs.

There are two main types of MITs:

1. **Industry Practice MITs.** An industry practice transaction is a one-time follow-up to a CIT that could not be completed with one transaction. Not every industry practice MIT is performed with a stored credential. When you store the credential for a single transaction or a single purchase, it is not considered as a stored credential transaction.

2. **Standing Instruction MITs.** A standing instruction is one transaction in a series of repeated transactions or a one-time, unscheduled transaction that uses COF payment information.

Create an Authorization Request for a Delayed Charge

**Context**

**Type of MIT:** Industry practice transaction  
**Card type:** Visa

A delayed charge is associated with an agreement between you and the customer for services rendered. Delayed charges are typical for lodging transactions and auto rental transactions.

1. Include the following required fields in the authorization request:
   - subsequentAuth—set the value for this field to true.
   - subsequentAuthReason—set the value for this field to 2.
   - subsequentAuthTokenTransactionID—set the value for this field to the network transaction identifier that was returned in the ccAuthReply_paymentNetworkTransactionID field in the reply message for the original authorization.

2. If the payment information is COF information, you can include the following optional field in the authorization request:
   - subsequentAuthTokenStoredCredential—set the value for this field to true.

3. Include the fields that are required for an authorization request.
Create a Request for an Incremental Authorization

**Context**

**Type of MIT:** Industry practice transaction  
**Card type:** Visa

The kind of incremental authorization described in this section is not the same as the incremental authorization service.

An *incremental authorization* is a continuation of a purchase when the originally approved amount is modified to accommodate additional services. Incremental authorizations are typical for lodging transactions and auto rental transactions.

1. Include the following required fields in the authorization request:
   - subsequentAuth—set the value for this field to `true`.
   - subsequentAuthReason—set the value for this field to `5`.
   - subsequentAuthTransactionID—set the value for this field to the network transaction identifier that was returned in the `ccAuthReply_paymentNetworkTransactionID` field in the reply message for the original authorization.

2. Include the fields that are required for an authorization request.

Related links:
- **API Fields**
- Create an Authorization Request
- Incremental Authorization Service

Create an Authorization Request for an Installment Payment

**Context**

**Type of MIT:** Standing instruction  
**Card type:** Visa
An installment payment is a COF transaction in a series of payments that you bill to a customer over a period of time agreed to by you and the customer for a single purchase of goods or services. The agreement enables you to charge a specific amount at specified intervals.

1. Charge the first installment payment as a CIT. Include the following field in the authorization request:
   - subsequentAuthFirst—set the value for this field to true.

2. Charge subsequent installment payments regularly. Include the following fields in each authorization request:
   - ccAuthService_commerceIndicator—set the value for this field to install.
   - subsequentAuth—set the value for this field to true.
   - subsequentAuthTransactionID—set the value for this field to the network transaction identifier that was returned in the ccAuthReply_paymentNetworkTransactionID field in the reply message for the original authorization. Optional for Mastercard.

3. Include the fields that are required for an authorization request.

4. Include the fields that are required for an installment payment for the processor and card type.

Related links:
- API Fields
- Create an Authorization Request
- Installment Payments

Create an Authorization Request for a No-Show Charge

Context

Type of MIT: Industry practice transaction

Card type: Visa

A no-show charge occurs when you and a customer have an agreement for a purchase, but the customer does not meet the terms of the agreement. No-show charges are typically used in hotels and motels for a single-night stay.

1. Include the following required fields in the authorization request:
   - subsequentAuth—set the value for this field to true.
   - subsequentAuthReason—set the value for this field to 4.
   - subsequentAuthTransactionID—set the value for this field to the network transaction identifier that was returned in the ccAuthReply_paymentNetworkTransactionID field in the reply message for the original authorization.
When the payment information is COF information, you can include the following optional field in the authorization request:

- subsequentAuthStoredCredential—set the value for this field to true.

Include the fields that are required for an authorization request.

Related links:
- API Fields
- Create an Authorization Request

Create a Reauthorization Request

Context

Type of MIT: Industry practice transaction

Card types:

- Discover
- Visa

You can reauthorize a payment when the completion of the original order extends beyond the authorization validity time limit set by Visa. Two common reauthorization scenarios are:

- Split or delayed shipment. A split or delayed shipment occurs when some of the goods that were ordered are not available for shipment at the time of purchase. When you ship goods after the authorization validity time limit set by Visa, you must perform a separate authorization to ensure that customer funds are available.

- Extended stay for hotels, car rentals, and cruise lines. When a hotel stay, car rental, or cruise extends beyond the authorization validity time limit set by Visa, you must perform a separate authorization to ensure that customer funds are available.

Include the following required fields in the authorization request:

- subsequentAuth—set the value for this field to true.
- subsequentAuthReason—set the value for this field to 3.
- subsequentAuthTransactionID—set the value for this field to the network transaction identifier that was returned in the ccAuthReply_paymentNetworkTransactionID field in the reply message for the original authorization.

Include the subsequentAuthOriginalAmount field as follows:

- Required on FDC Compass. Optional on Chase Paymentech Solutions and FDC Nashville Global. Not supported on other processors.
- Required for Discover. Not supported for other card types.

If the payment information is COF information, you can include the following optional field in the authorization request:
• subsequentAuthStoredCredential—set the value for this field to true.

4 Include the fields that are required for an authorization request.

5 When the reauthorization is for a split shipment, make sure that you understand how a split shipment works.

6 When the reauthorization is for a partial authorization, make sure that you understand how a partial authorization works.

Related links:
API Fields
Create an Authorization Request
Partial Authorizations
Split Shipments

Create an Authorization Request for a Recurring Payment

Context
Type of MIT: Standing instruction
Card types:
• Discover
• Mastercard
• Visa

A recurring payment is a COF transaction in a series of payments that you bill to a customer at fixed, regular intervals not to exceed one year between transactions. The series of recurring payments is the result of an agreement between you and the customer for the purchase of goods or services that are provided at regular intervals.

1 Charge the first recurring payment as a CIT. Include the following field in the authorization request:
• subsequentAuthFirst—set the value for this field to true.
• subsequentAuthTransactionID—set the value for this field to the network transaction identifier that was returned in the ccAuthReply_paymentNetworkTransactionID field in the reply message for the original authorization. Optional for Mastercard.

2 Charge subsequent recurring payments regularly. Include the following fields in each authorization request:
• ccAuthService_commerceIndicator—set the value for this field to recurring.
• subsequentAuth—set the value for this field to true.
• subsequentAuthOriginalAmount—required for Discover; not supported for other card types. Required on FDC Compass; optional on Chase Paymentech Solutions and FDC Nashville Global; not supported on other processors.
Create an Authorization Request for A Resubmission

Context

Type of MIT: Industry practice transaction

Card type: Visa

A resubmission occurs when you cannot obtain an authorization for a customer-initiated purchase. A resubmission is valid only when the original authorization was declined for insufficient funds and only when the goods or services were already delivered to the customer.

1 Include the following required fields in the authorization request:
   - subsequentAuth—set the value for this field to true.
   - subsequentAuthReason—set the value for this field to 1.
   - subsequentAuthTransactionID—set the value for this field to the network transaction identifier that was returned in the ccAuthReply_paymentNetworkTransactionID field in the reply message for the original authorization.

2 Include the subsequentAuthOriginalAmount field as follows:
   - Required on FDC Compass. Optional on Chase Paymentech Solutions and FDC Nashville Global. Not supported on other processors.
   - Required for Discover. Not supported for other card types.

3 When the payment information is COF information, you can include the following optional field in the authorization request:
   - subsequentAuthStoredCredential—set the value for this field to true.

4 Include the fields that are required for an authorization request.

Related links:

API Fields
Create an Authorization Request
Recurring Payments
Create an Authorization Request for an Unscheduled COF Transaction

Context

Type of MIT: Standing instruction

Card types:
- Discover
- Mastercard
- Visa

An unscheduled COF transaction uses stored payment information for a fixed or variable amount that does not occur regularly. An account top-up is one kind of unscheduled COF.

1. Charge the first payment. Include the following fields in the authorization request:
   - ccAuthService_commerceIndicator—set the value for this field to internet.
   - subsequentAuthFirst—set the value for this field to true.

2. Charge subsequent payments. Include the following fields in each authorization request:
   - subsequentAuth—set the value for this field to true.
   - subsequentAuthStoredCredential—set the value for this field to true.
   - subsequentAuthOriginalAmount—required for Discover; not supported for other card types. Required on FDC Compass; optional on Chase Paymentech Solutions and FDC Nashville Global; not supported on other processors.
   - subsequentAuthTransactionID—set the value for this field to the network transaction identifier that was returned in the ccAuthReply_paymentNetworkTransactionID field in the reply message for the original authorization. Optional for Mastercard.

3. Include the fields that are required for an authorization request.

Related links:
- API Fields
- Create an Authorization Request

Micropayments

Services:
- Authorization
- Capture
Credit Processors: Most of the card types and processors that are supported

*Micropayments* are payments for less than one unit in the transaction’s currency.

## Multi-Currency Service

**Services:**

- Authorization
- Capture
- Credit

**Processor:** Chase Paymentech Solutions

If you sell products in multiple countries, you might want to list the product prices in your customers’ local currencies. The multi-currency service provides current, guaranteed exchange rates, which enables customers to pay using their local currencies while enabling you to do business and settle transactions in your desired currency.

Related links:

[ Multicurrency Service for the Chase Paymentech Solutions Using the Simple Order API ]

## Network Tokens

See [ Authorizations with Payment Network Tokens ].

## Partial Shipments

See [ Multiple Partial Captures ] and [ Split Shipments ].

## Payer Authentication

The following kinds of payer authentication are supported:

- American Express SafeKey
- JCB J/Secure
- Mastercard Identity Check
- ProtectBuy
- RuPay PaySecure
- Visa Secure
Payment Tokenization
See Token Management Service.

Payouts
See Payouts Using the Simple Order API

POS Transactions
See Card-Present Processing Using the Simple Order API

ProtectBuy
Service: Authorization
Processor: SIX
Card types:
• Diners Club
• Discover

IMPORTANT: Before you implement payer authentication for ProtectBuy, you must contact customer support to have your account configured for this feature.

When you request an authorization using a supported card type and a supported processor, you can include payer authentication data in the request. The payer authentication services enable you to add payer authentication support to your web site without running additional software on your server.

ProtectBuy authenticates the customer by adding a password identification step to the online shopping process. For details about signing up for and using ProtectBuy, contact your acquiring bank or go to the ProtectBuy web site.
Request the Authorization of a ProtectBuy Transaction

1. Add the fields listed in the table of request fields for Visa Secure, JCB J/Secure, and ProtectBuy to the `ccAuthService` request.

The values for these fields are in the reply from the validate authentication service `payerAuthValidateService`.

When you request `payerAuthValidateService` and `ccAuthService` together, the data is automatically passed from one service to the other.

Related links:
- Request Fields for Visa Secure, JCB J/Secure, and ProtectBuy
- Payer Authentication Using the Simple Order API
- http://protectbuy.nnja.co/

Quasi-Cash

Services:
- Authorization
- Full authorization reversal
- Capture
- Credit
- Void

Processors:
- Atos: Full authorization reversals and automatic partial authorization reversals are not supported for Atos.
- CyberSource through VisaNet. The supported acquirers are:
  - Auckland Savings Bank (ASB)
  - Australia and New Zealand Banking Group Limited (ANZ)
  - Axis Bank Ltd. of India
  - Banco Safra
  - Bangkok Bank Ltd.
  - Bank Sinarmas (Omise Ltd.)
  - BC Card Co., Ltd.
  - Cathay United Bank (CUB)
  - Citibank Malaysia
  - First Data Merchant Solutions in Brunei
– First Data Merchant Solutions in Hong Kong
– First Data Merchant Solutions in Malaysia
– First Data Merchant Solutions in Singapore
– Habib Bank Ltd. (HBL)
– HDFC Bank Ltd. of India
– Promerica in Honduras and Nicaragua
– Taishin Bank Ltd.
– United Overseas Bank (UOB) in Singapore and Vietnam
– Vantiv
– Vietnam Technological and Commercial Joint-stock Bank
– Westpac

• GPN
• TSYS Acquiring Solutions

Before processing quasi-cash transactions, contact customer support to have your account configured for this feature. If you have questions about the supported card types, contact your processor.

A quasi-cash transaction is a cash-like transaction for the sale of items that are directly convertible to cash, such as:

• Casino gaming chips
• Money orders
• Wire transfers

Automatic partial authorization reversals are supported for quasi-cash transactions.

Related links:
Automatic Partial Authorization Reversals

---

**Recipients**

**Service:** Authorization

**Processors:**

• Barclays
• Elavon
• HBoS
• LloydsTSB Cardnet
• Streamline

The United Kingdom has a regulation that permits customers to use a debit card to pay outstanding debt for another person. This person is referred to as the payment recipient. For example, a customer can pay the entire balance or part of the balance on a recipient’s payment
card or payday loan. To help reduce the high levels of fraud that occur for these kinds of transactions, you must include information about the recipient in the authorization request. The following fields are required in the United Kingdom for Visa debit transactions that are characterized under merchant category code 6012:

- recipient_accountID
- recipient_dateOfBirth
- recipient_lastName
- recipient_postalCode

Related links:
- API Fields

Recurring Billing

When you use Recurring Billing, you can process an authorization, capture, or credit by using information that is stored in a subscription. The subscription ID is used to reference the subscription information in the database. Instead of providing all the information that is normally required for a transaction, you only need to provide the following values:

- Merchant ID
- Merchant reference code
- Amount of the payment or credit
- Subscription ID

You can override most of the information stored in the subscription by including the relevant API fields in the payment or credit request. For example, you could provide a different billing or shipping address in the request. You cannot override the payment card account number.

Related links:
- Recurring Billing Using the Simple Order API

Recurring Payments

Service: Authorization

Processors and card types:

- AIBMS—Visa, Mastercard, Maestro (International)
- American Express Brighton—American Express
- American Express Direct—American Express
- Asia, Middle East, and Africa Gateway—Visa, Mastercard, American Express, Diners Club, JCB
- Atos—Visa, Mastercard

Before processing recurring payments on Atos, you must:
Contact your acquirer to ensure that you are permitted to accept recurring transactions.
Contact Atos to have your account configured to accept recurring transactions.

- Barclays—Visa, Mastercard, JCB
- Chase Paymentech Solutions—Visa, Mastercard, American Express, Discover
- Cielo—Visa, Mastercard, American Express, Diners Club, Discover, JCB, Maestro (International), Elo, Aura
  On Cielo, recurring payments are not supported for debit transactions.
- Comercio Latino—Visa, Mastercard, American Express, Discover, Diners Club, JCB, Elo, Aura, Hipercard
  When processing transactions in Mexico, you must include the `billTo_customerID` field in the authorization. Before you request the authorization you must inform the issuer of the customer contract numbers in advance.
  The supported acquirers are:
  - Banorte—must be submitted as an automatic capture.
  - Cielo
- Credit Mutuel-CIC—Visa, Mastercard, Cartes Bancaires
- CyberSource through VisaNet—Visa, Mastercard, American Express, Diners Club, JCB, Discover
  Not all card types are supported for all acquirers. The supported acquirers are:
  - Arab African International Bank (AAIB)
  - Asia Commercial Bank (ACB)
  - Auckland Savings Bank (ASB)
  - Australia and New Zealand Banking Group Limited (ANZ)
  - Axis Bank Ltd. of India
  - Banco Nacional de México (Banamex)
  - Banco Safra
  - Bangkok Bank Ltd.
  - Bank Muscat of Oman
  - Bank of Ayudhya (BAY)
  - Bank of China (BOC)
  - Bank Sinarmas (Omise Ltd.)
  - Banque Pour Le Commerce Exterieur Lao (BCEL)
  - BC Card Co., Ltd.
  - Cathay United Bank (CUB)
  - Citibank Hongkong and Macau
  - Citibank Malaysia
  - Citibank Singapore Ltd.
  - Commercial Bank of Qatar
- CrediMax (Bahrain)
- CTBC Bank Ltd.
- First Data Merchant Solutions in Brunei
- First Data Merchant Solutions in Hong Kong
- First Data Merchant Solutions in Malaysia
- First Data Merchant Solutions in Singapore
- Global Payments Asia Pacific
- Habib Bank Ltd. (HBL)
- HDFC Bank Ltd. of India
- I&M Bank
- ICICI of India
- Mashreq
- National Bank of Abu Dhabi (NBAD)
- National Bank of Kuwait (NBK)
- Overseas Chinese Banking Corp (OCBC)
- Promerica in Honduras and Nicaragua
- Qatar National Bank (QNB Group)
- Sumitomo Mitsui Card Co.
- Taishin Bank Ltd.
- United Overseas Bank (UOB) in Singapore and Vietnam
- Vantiv
- Vietcombank
- VietinBank
- Vietnam Technological and Commercial Joint-stock Bank
- Westpac
- Wing Hang Bank

• Elavon—Visa, Mastercard, Maestro (UK Domestic), Diners Club
• Elavon Americas—Visa, Mastercard, American Express, JCB, Diners Club, Discover, China UnionPay

When you request a recurring payment transaction with Visa, Elavon Americas requires you to comply with the Visa merchant-initiated transactions mandate by including additional data in the request. You must do one of the following:

- Include additional data that is required for a merchant-initiated transaction.
- Make the request using the token management service, which meets the merchant-initiated transaction requirements.

• FDC Compass—Visa, Mastercard, American Express, Discover, Diners Club, JCB
• FDC Germany—Visa, Mastercard
• FDC Nashville Global—Visa, Mastercard, American Express, Discover, China UnionPay
• FDI Australia—Visa, Mastercard
• FDMS South—Visa, Mastercard, Discover
  On FDMS South, recurring payments are not supported for the CAD currency on the Visa card type.
• FDMS Nashville—Visa, Mastercard, American Express, Discover
• GPN—Visa, Mastercard, American Express, Discover, Diners Club, JCB
• HBoS—Visa, Mastercard
• HSBC—HSBC is the CyberSource name for HSBC U.K.
  To process recurring payments with HSBC, contact the CyberSource European office. For the European office’s phone number, go to the CyberSource web site and click the Contact Us link.
• Ingenico ePayments—Visa, Mastercard, American Express, Cartes Bancaires
• Lloyds-OmniPay—Visa, Mastercard
• LloydsTSB Cardnet—Visa, Mastercard
• Moneris—Visa, Mastercard, American Express, Discover, China UnionPay
• OmniPay Direct. The supported acquirers are:
  – Bank of America Merchant Services—Visa, Mastercard
  – Cardnet International—Visa, Mastercard, Maestro (UK Domestic), Maestro (International)
  – First Data Merchant Solutions (Europe)—Visa, Mastercard, Discover, Diners Club
  – Global Payments International Acquiring—Visa, Mastercard
• OmniPay-Ireland—Visa, Mastercard
  OmniPay-Ireland is the CyberSource name for HSBC International.
  To process recurring payments with OmniPay-Ireland, contact the CyberSource European office. For the European office’s phone number, go to the CyberSource web site and click the Contact Us link.
• RBS WorldPay Atlanta—Visa, Mastercard, American Express, Discover, Diners Club, JCB
• Rede—Visa, Mastercard, American Express, Diners Club, JCB, Elo, Hipercard
  On Rede, recurring payments are not supported for debit transactions.
• SIX—Visa, Mastercard, Discover, Diners Club, JCB, Maestro (International), Maestro (UK Domestic), China UnionPay, Visa Electron
• Streamline
  To process recurring payments with Streamline, contact the CyberSource European office. For the European office’s phone number, go to the CyberSource web site and click the Contact Us link.
• TSYS Acquiring Solutions—Visa, Mastercard, American Express, Discover
• Worldpay VAP—Visa, Mastercard, American Express, Discover, Diners Club, JCB
  Worldpay VAP was previously called Litle. Litle was purchased by Vantiv, which was then purchased by Worldpay VAP. If you have any questions, contact your account manager at Worldpay VAP.
American Express and Discover have programs that you must register for if you want to process recurring payments. Contact American Express and Discover for details about their programs.

Depending on the types of products and services you sell, you might want to process recurring payments for a customer. For example, you might want to charge a customer 19.95 USD each month to access a service that you offer.

A customer’s recurring payment does not have to be the same amount each time.

You must disclose clearly to customers when they make a purchase what the amount will be for the recurring payments. If the amount varies based on usage, make it clear.

Create a Recurring Payment

1. For the first payment, the type of request you need to send depends on which processor and card type you are using.
   - For all card types on Atos, include the following fields and values in the request for the first payment:
     - `ccAuthService_commerceIndicator=recurring`
     - `ccAuthService_firstRecurringPayment=Y`
     - `card_cvNumber`
   - For all card types on Credit Mutuel-CIC, include the following fields and values in the request for the first payment:
     - Set `ccAuthService_commerceIndicator` to `internet`, `spa`, `vbv`, or `vbv_attempted`.
     - Set `ccAuthService_firstRecurringPayment` to `Y`.
   - For all card types on OmniPay Direct, request a non-recurring transaction and include the following field and value in the request for the first payment:
     - `ccAuthService_firstRecurringPayment=Y`
   - For Mastercard and American Express transactions on FDC Nashville Global, include the following fields and values in the request for the first payment:
     - `ccAuthService_commerceIndicator=recurring`
     - `ccAuthService_firstRecurringPayment=TRUE`
     - `card_cvNumber`
   - For all other processors and card types, request a non-recurring transaction for a credit card authorization.
If the first authorization is successful, you can submit subsequent authorizations for recurring payments using that card. If the first authorization is not successful, do not submit subsequent authorizations using that card.

**IMPORTANT:** You must perform Step 1 once per year to verify the account.

2. For each subsequent recurring payment, send an authorization request using the e-commerce indicator to indicate that the payment is a recurring payment:

```
ccAuthService_commerceIndicator=recurring
```

If your processor supports merchant-initiated transactions, your authorization request must include subsequent authorization fields for merchant-initiated transactions.

**Result:** Services are available that enable you to create a subscription or customer profile for a customer in the system and then use that subscription or customer profile later to manually or automatically bill the customer. The system eliminates the need for you to handle or store the customer’s sensitive payment card information or create your own system for billing the customer on a regular basis.

Related links:
- Automatic Captures
- Merchant-Initiated Transactions and Credentials-on-File Transactions
- Recurring Billing
- Token Management Service Using the Simple Order API

**AVS and Recurring Payments**

FDMS Nashville does not support AVS for recurring payments.

If AVS is supported for your processor and card type, AVS is run for every authorization request that you submit. For recurring payments, check the AVS result for the first payment to ensure that the payment information is accurate and to reduce the risk of fraud.

You must decide what to do with the AVS results for subsequent payments. You might want to ignore the AVS results for these payments because you have already confirmed with the first payment that the payment card number is valid and not fraudulent.

When you need to change the payment card number for a series of recurring payments, follow Step 1 in the procedure for creating a recurring payment to verify the new account number. Closely evaluate the AVS results. If the first authorization is successful, you can submit subsequent authorizations for recurring payments using that card. If the first authorization is not successful, do not submit subsequent authorizations using that card. For subsequent payments, follow Step 2 in the procedure for creating a recurring payment. You can choose to ignore the AVS results.

Related links:
CVN and Recurring Payments

FDMS Nashville does not support CVN for recurring payments.

With Ingenico ePayments, you must not include the CVN in a recurring payment request. If you do, the request is rejected because of invalid data.

Related links:
- Card Verification Numbers
- Create a Recurring Payment

Replacement Expiration Dates for Recurring Payments

**Service:** Authorization

**Processors and card types:**

- AIBMS—Visa, Mastercard, Maestro (International)
- American Express Brighton—American Express
  
You must contact American Express Brighton to get approval for using replacement expiration dates before using this feature.
- American Express Direct—American Express
- Barclays—Visa, Mastercard, JCB
- Chase Paymentech Solutions—Visa, Mastercard
- CyberSource through VisaNet—Visa, Mastercard, American Express, Diners Club, JCB, Discover
  
Not all card types are supported for all acquirers.

If an acquirer is supported for recurring payments, the acquirer is also supported for replacement expiration dates for recurring payments. For the list of supported acquirers, see the entry for CyberSource through VisaNet in Recurring Payments.

- Elavon Americas—Visa, Mastercard, American Express, JCB, Diners Club, Discover, China UnionPay
- FDC Compass—Visa, Mastercard, American Express, Discover, Diners Club
- FDC Germany—Visa, Mastercard
- FDI Australia—Visa, Mastercard
- FDMS South—Visa, Mastercard
- HBoS—Visa, Mastercard
- HSBC—Visa, Mastercard, Maestro (International)
  
HSBC is the CyberSource name for HSBC U.K.
- Lloyds-OmniPay—Visa, Mastercard
LloydsTSB Cardnet—Visa, Mastercard

Streamline—To process recurring payments with Streamline, contact the CyberSource European office. For the European office’s phone number, go to the CyberSource web site and click the Contact Us link.

Normally when you request a credit card authorization, you must provide a valid expiration date for the payment card. If you are processing a recurring payment, and the payment card that you have on file for the customer has expired, you might still be able to request the authorization depending on which processor you use. Instead of sending the out-of-date expiration date, you can include a replacement expiration date in the request.

**IMPORTANT:** Do not use a replacement expiration date for cards that have not expired. Use a replacement expiration date only for cards that have expired and only for recurring payments.

Using a replacement expiration date for a recurring payment does not guarantee that the authorization will be successful. The issuing bank determines whether a card is authorized; some issuing banks do not accept an expiration date that does not match the expiration date in the bank’s database.

**IMPORTANT:** An issuing bank can decline an authorization request for a recurring transaction with a Visa Europe card if the expiration date is incorrect, invalid, or missing. If you do not provide the correct expiration date for a recurring transaction, the authorization request might be declined.

The replacement expiration date that is supported is 12/2099. To use this date, include these fields and values in an authorization request:

```
cardExpirationMonth=12
cardExpirationYear=2099
```

**Recurring Profiles**

See Recurring Billing.

**Report Groups**

**Services:**

- Authorization
- Full authorization reversal
- Capture
- Credit
Processor:

Worldpay VAP—Worldpay VAP was previously called Litle. Litle was purchased by Vantiv, which was then purchased by Worldpay VAP. If you have any questions, contact your account manager at Worldpay VAP.

Prerequisite:

To use multiple report groups for your transactions, you must contact Worldpay VAP to have your Worldpay VAP account configured for this feature. When using one report group for all transactions, you do not need to have your Worldpay VAP account configured for this feature.

Report group values enable you to define custom groups for processor reports. You can put transactions into groups and then request processor reports for each group. This value is case sensitive and space sensitive.

When you do not have a specific report group structure in mind, Worldpay VAP recommends that you use your merchant ID as the report group value.

The following table describes the logic that is used for each kind of request to determine which report group value to use.

<table>
<thead>
<tr>
<th>Kind of Request</th>
<th>Report Group Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Authorization or Stand-Alone Credit</td>
<td>The following locations are checked, in the order given, for a report group value and uses the first value it finds:</td>
</tr>
<tr>
<td></td>
<td>• reportGroup field in the authorization or stand-alone credit request</td>
</tr>
<tr>
<td></td>
<td>• Report group value in your account: Your account can have a different report group value for each currency that you process. The report group value that corresponds to the currency is used for the transaction. To create a default report group value in your account, contact customer support.</td>
</tr>
<tr>
<td></td>
<td>• Your Worldpay VAP merchant ID</td>
</tr>
<tr>
<td>Capture or Full Authorization Reversal</td>
<td>The following locations are checked, in the order given, for a report group value and uses the first value it finds:</td>
</tr>
<tr>
<td></td>
<td>• reportGroup field in the capture or full authorization reversal request</td>
</tr>
<tr>
<td></td>
<td>• Report group value that was used for the authorization request</td>
</tr>
<tr>
<td>Follow-on Credit</td>
<td>The following locations are checked, in the order given, for a report group value and uses the first value it finds:</td>
</tr>
<tr>
<td></td>
<td>• reportGroup field in the follow-on credit request</td>
</tr>
<tr>
<td></td>
<td>• Report group value that was used for the capture that is being credited</td>
</tr>
<tr>
<td></td>
<td>• Report group value that was used for the authorization request</td>
</tr>
</tbody>
</table>
Retail POS Data
See Card-Present Processing Using the Simple Order API

RuPay PaySecure

Service: Authorization
Processor: RuPay
Card type: RuPay

IMPORTANT: Before you implement payer authentication for RuPay PaySecure, you must contact customer support to have your account configured for this feature.

When you request an authorization using a supported card type and a supported processor, you can include payer authentication data in the request. The payer authentication services enable you to add payer authentication support to your web site without running additional software on your server.

RuPay PaySecure authenticates the customer during an online purchase and protects payment information as it is transmitted over the Internet.

Request the Authorization of a RuPay PaySecure Transaction

1 Add the fields in the following table to the authorization request.

The values for these fields are in the reply from the payer authentication validate service. When you request the payer authentication validate and authorization services together, the data is automatically passed from one service to the other.

<table>
<thead>
<tr>
<th>Value and Requirements</th>
<th>Request Field</th>
<th>Get Value from This Reply Field</th>
</tr>
</thead>
<tbody>
<tr>
<td>CAVV</td>
<td>ccAuthService_cavv</td>
<td>payerAuthValidateReply_cavv</td>
</tr>
</tbody>
</table>
Table 7  Request Fields for RuPay Pay Secure (Continued) (Sheet 2 of 2)

<table>
<thead>
<tr>
<th>Value and Requirements</th>
<th>Request Field</th>
<th>Get Value from This Reply Field</th>
</tr>
</thead>
<tbody>
<tr>
<td>ECI</td>
<td>ccAuthService_commerceIndicator</td>
<td>payerAuthValidateReply_commerceIndicator</td>
</tr>
</tbody>
</table>
| **Description:** Electronic commerce indicator.  
| **Requirements:** Always required.  
| **Possible values:** Set the value for this field to rpy, which is a successful RuPay PaySecure transaction. | | |
| XID                     | ccAuthService_xid                      | payerAuthValidateReply_xid      |
| **Description:** Transaction identifier.  
| **Requirements:** Always required. | | |

Related links:  
Payer Authentication RuPay Integration Guide in the Business Center

### Samsung Pay

See Samsung Pay Using the Simple Order API.

### Secure Data

See Token Management Service.

### Service Fees

See Service Fee Processing Using the Simple Order API.

### Single-Message Processing


### Soft Descriptors

See Merchant Descriptors Using the Simple Order API.
Split Dial/Route

See Forced Captures.

Split Shipments

Services:

• Authorization
• Capture

Processors:

• CyberSource through VisaNet

**IMPORTANT:** Split shipments are not available for Mastercard transactions in the IDR currency on CyberSource through VisaNet.

• GPN

The split-shipment feature enables you to split an order into multiple shipments with multiple captures.

*Multiple partial captures and split shipments* are not the same feature.

• The multiple partial captures feature is provided by the processor. This feature enables you to request multiple partial captures for one authorization.

• The split-shipment feature is provided by CyberSource. This feature supports three different scenarios: multiple authorizations, multiple captures, and multiple authorizations with multiple captures.

Benefits of Using Split Shipments

The benefits of using split shipments are:

• All the transactions for a split shipment are linked together in the Business Center and in reports.

• When you split an order into multiple shipments with multiple captures, you do not need to request additional authorizations; CyberSource takes care of the additional authorizations for you.

Requirements for Using Split Shipments

The requirements for using split shipments are:

• You must use CyberSource through VisaNet or GPN.
You must contact customer support to have your account configured for this feature. On CyberSource through VisaNet, your account can be enabled for multiple partial captures or split shipments; it cannot be enabled for both features.

How Split Shipments Work

Additional Authorizations

When you need an additional authorization for an order, you can use the link-to-request field to link the additional authorization to the first authorization. For the additional authorization, you must submit an authorization request that includes the link-to-request field in addition to the basic fields required for every authorization request. The additional authorization is linked to the original authorization in the Business Center and in reports. The captures for these authorizations are also linked to the original authorization in the Business Center and in reports.

For an additional authorization on a processor that supports merchant-initiated transactions, the authorization request must include the subsequent authorization fields that are required for merchant-initiated transactions.

Additional Captures

When you need an additional capture for an order, CyberSource performs a system-generated authorization for the additional capture request, using the payment data from the original authorization. The system-generated authorization is linked to the original authorization in the Business Center and in reports. The captures are linked to the authorizations in the Business Center and in reports through the request IDs as with any capture.

On GPN, the system-generated authorization uses the same authorization indicator as the original authorization.

Related links:
- API Fields
- Merchant-Initiated Transactions and Credentials-on-File Transactions

Split-Shipment Scenarios

One Authorization and One Sale

One Authorization and Two Captures

Multiple Captures in a Batch File

Two Authorizations and One Capture

One Authorization and One Sale

In this scenario, the customer orders a product that is not available yet.

1. You request an authorization to ensure that funds are available.
The product is not available for immediate shipment, so you wait for the product to become available.

2 After the product becomes available, you ship the product and request a sale.

For the second authorization, you must submit an authorization request that includes the link-to-request field in addition to the basic fields required for every authorization request. Set the link-to-request field to the request ID from the first authorization’s reply:

First Authorization Reply Message: requestID=SWVdPS5IM
Second Authorization Request: linkToRequest=SWVdPS5IM

Including the link-to-request field in an authorization request triggers the split-shipment functionality. Because you are requesting the second authorization and capture together, you do not need to include the request ID in the capture request.

3 CyberSource tries to link the second authorization request to the first authorization:
   • If the link-to-request value is valid, the second authorization is linked to the original authorization in the Business Center and in reports.
   • If the link-to-request value is not valid, the second authorization is not linked to the original authorization in the Business Center and in reports.

4 CyberSource links the capture request:
   • If the link-to-request value for the second authorization was valid, all three transactions (first authorization, second authorization, capture) are linked together in the Business Center and in reports.
   • If the link-to-request value for the second authorization was not valid, the second authorization and capture are linked to each other in the Business Center and in reports, but they are not linked to the first authorization.

Related links:
   API Fields
   Create an Authorization Request
   Performing a Sale
   Business Center Reporting User Guide

One Authorization and Two Captures

In this scenario, the customer orders multiple products, one of which is not available yet.

1 You request an authorization to ensure that funds are available.

2 You ship the available products and request a capture for the amount of the shipped products.
   One of the products is not available for immediate shipment, so you ship the available products and wait for the remaining product to become available.

3 After the remaining product becomes available, you ship the product and request a capture for the amount of that product.

4 CyberSource performs a system-generated authorization for the second capture request.
Because your account is enabled for split shipment, instead of rejecting the capture request as a duplicate capture, CyberSource processes the capture request as a split-shipment request.

The system-generated authorization is linked to the original authorization in the Business Center and in reports.

5 CyberSource links the capture request.

The capture is linked to the authorizations in the Business Center and in reports through the request IDs as with any capture. All four transactions (first authorization, system-generated authorization, first capture, second capture) are linked together in the Business Center and in reports.

6 You get the status of the second capture request and its associated system-generated authorization.

Related links:
- API Fields
  - Create an Authorization Request
  - Create a Capture Request
  - Obtaining the Status of a System-Generated Authorization
  - Business Center Reporting User Guide

Multiple Captures in a Batch File

You can request authorizations in a batch file.

1 You create and upload a batch file using one of these methods:
   - Business Center transaction batch functionality
   - Offline transaction file submission system

2 CyberSource processes the batch file.

3 You get the status of your batch requests by generating a Transaction Request Report and selecting Batch File Upload as the connection method.

4 You get the status of your split-shipment transactions.

Related links:
- Business Center Reporting User Guide
- Offline Transaction File Submission Implementation Guide

Two Authorizations and One Capture

In this scenario, the customer orders a product that is not available yet.

1 You request an authorization to ensure that funds are available.

   The product is not available for immediate shipment, so you wait for the product to become available.

2 After the product becomes available, you request a second authorization to ensure that funds are still available. The authorization request must include:
Basic fields required for every authorization request.

Link-to-request field. Set the value for this field to the request ID from the first authorization’s reply:

First Authorization Reply Message: requestID=SWVdPS5IM

Second Authorization Request: linkToRequest=SWVdPS5IM

Including the link-to-request field in an authorization request triggers the split-shipment functionality.

On a processor that supports merchant-initiated transactions: subsequent authorization fields

3 CyberSource tries to link the second authorization request to the first authorization:

• If the link-to-request value is valid, the second authorization is linked to the original authorization in the Business Center and in reports.

• If the link-to-request value is not valid, the second authorization is not linked to the original authorization in the Business Center and in reports.

4 You ship the product and request a capture.

Set the request ID in the capture request to the request ID from the second authorization’s reply:

Second Authorization Reply Message: requestID=sl39cmdS1kJ

Capture Request: ccCaptureService_authRequestID=sl39cmdS1kJ

5 CyberSource links the capture request:

• If the link-to-request value for the second authorization was valid, all three transactions (first authorization, second authorization, capture) are linked together in the Business Center and in reports.

• If the link-to-request value for the second authorization was not valid, the second authorization and capture are linked to each other in the Business Center and in reports, but they are not linked to the first authorization.

Related links:
API Fields
Create an Authorization Request
Create a Capture Request
Merchant-Initiated Transactions and Credentials-on-File Transactions
Business Center Reporting User Guide

Obtaining the Status of a System-Generated Authorization

A system-generated authorization is not performed in real time. The reply message that you receive simply indicates that the request was received; it does not indicate whether the system-generated authorization was approved or declined. A system-generated authorization can be declined for the same reasons that a regular authorization can be declined.

It is recommended that you use one of following methods to obtain the status of the system-generated authorization request before shipping the product:
• Business Center—Use the capture request ID to search for the second capture. The details for all related transactions are displayed on the Transaction Details page. It can take a maximum of six hours for the status of the system-generated authorization request to be available.

• Transaction Detail API—You must use version 1.3 or later of the report and include the parameter includeExtendedDetail in your query. It can take a maximum of six hours for the status of the system-generated authorization request to be available.

• Transaction Exception Detail Report—It is recommended that you use this report on a daily basis to identify transactions that have been declined.

Related links:
Business Center Reporting User Guide

Staged Digital Wallets

Services:

• Authorization
• Capture

Processor: FDC Compass

Terminology

Business application indicator (BAI)
Identifier for the type of transaction.

Digital wallet operator (DWO)
Entity that provides the pass-through digital wallet or staged digital wallet service to the customer.

Merchant verification value (MVV)
Setting in your account that is required for processing SDW transactions.

Pass-through wallet or pass-through digital wallet
Digital wallet that replaces the customer’s payment information with a token. Examples: Apple Pay, Google Pay, Visa Checkout, Masterpass.

Staged digital wallet (SDW)
Digital wallet that replaces the customer’s payment information with credentials provided by a SDWO. Examples: PayPal, AliPay.

Staged digital wallet operator (SDWO)
Entity that provides the staged digital wallet service to the customer and processes the payment between the customer and the merchant.
Requirements

You must:

• Contact customer support to set the merchant verification value in your account.
• Include the `invoiceHeader_businessApplicationID` field in the authorization request and set it to WT.

SDW Functionality

The SDW provides functionality that:

• Uses the card or bank account number supplied by the customer to the SDWO.
• Uses a separate account or accounts assigned by the SDWO to the customer.
• Completes a transaction through the SDWO in two stages, in any order:
  – Purchase transaction: customer pays you using the credentials assigned by the SDWO. For example, the typical credentials for PayPal are a username and a password.
  – Funding: uses the account number provided by the customer to fund or reimburse the staged digital wallet.

Strong Customer Authentication

Service: Authorization

Processors:

• Barclays
• CyberSource through VisaNet
• OmniPay Direct. The supported acquirers are:
  – Bank of America Merchant Services
  – Cardnet International
  – First Data Merchant Solutions (Europe)
  – Global Payments International Acquiring

Strong customer authentication (SCA) increases the security of online payments. SCA is required in the European Union. You can meet SCA requirements by performing payer authentication.
SCA Exemptions

An SCA exemption enables you to bypass SCA requirements. You can apply an SCA exemption based on the payment amount, recurrence, level of risk, and payment channel for a transaction. SCA exemptions enable you to balance fraud reduction with a convenient payment experience for the customer. For some transactions, you must obtain approval from your acquirer before using a particular SCA exemption, especially when the acquirer is involved in the calculation of risk.

To request an SCA exemption, include one or more of the following fields in an authorization request:

- `ccAuthService_delegatedAuthenticationExemptionIndicator`
- `ccAuthService_lowValueExemptionIndicator`
- `ccAuthService_riskAnalysisExemptionIndicator`
- `ccAuthService_secureCorporatePaymentIndicator`
- `ccAuthService_trustedMerchantExemptionIndicator`

When you claim an exemption on CyberSource through VisaNet, and the request is declined with reason code 478, either abandon the authorization or retry the authorization using payer authentication without any exemptions.

Types of SCA Exemptions

Delegated Authentication

An issuer can delegate authority for authenticating a customer to a third party such as an acquirer, wallet provider, or payment technology provider (PTP). When a customer is authenticated by a third party, SCA is not required. To request this exemption, set the `ccAuthService_delegatedAuthenticationExemptionIndicator` field to 1.

Low Value

A transaction amount that is less than 30 EUR is low value. When a transaction has a low-value amount, SCA is not required. When you submit multiple low-value authorization requests for one customer, SCA is required for every five transactions. To request this exemption, set the `ccAuthService_lowValueExemptionIndicator` field to 1.

Merchant-Initiated Transaction

A merchant-initiated transaction is an authorization that you initiate using payment information from a previous customer-initiated transaction. When a transaction uses payment information from a previous transaction for which the customer was authenticated, SCA is not required. To request this exemption, include the `subsequentAuthReason` field in the request.

Recurring Payment

Recurring payments are fixed-amount payments billed on a recurring schedule. SCA is required for the first payment in a recurring series and whenever the payment amount changes. When a transaction is part of a scheduled, fixed-amount set of charges, SCA is not required after the first transaction in the series. To request this exemption, set the `ccAuthService_commerceIndicator` field to `recurring`. 
Risk Analysis

A transaction has a low risk of fraud when the average fraud level for the payment card is low. When a transaction has a low risk of fraud, SCA is not required. To request this exemption, set the `ccAuthService_riskAnalysisExemptionIndicator` field to 1.

Secure Corporate Payment

A secure corporate payment is a transaction that is initiated in a secure corporate environment using a corporate payment card. When a transaction is a secure corporate payment, SCA is not required. To request this exemption, set the `ccAuthService_secureCorporatePaymentIndicator` field to 1.

Trusted Merchant

A customer can provide the issuer with a list of trusted merchants through the Visa Trusted Listing program. When a trusted merchant requests a transaction, SCA is not required. To request this exemption, set the `ccAuthService_trustedMerchantExemptionIndicator` field to 1.

On CyberSource through VisaNet, the reply field `issuer_trustedMerchantExemptionResult` indicates whether the request was honored or denied, and the reply field `issuer_riskAnalysisExemptionResult` provides a reason code for the denied exemption.

Related links:
API Fields
Merchant-Initiated Transactions and Credentials-on-File Transactions
Payer Authentication
Recurring Payments
Reason Codes

Subscriptions

See Recurring Billing.

Tax Calculation

See Tax Calculation Service Using the Simple Order API

Token Management Service

Token Management Service (TMS) replaces Payment Tokenization. TMS enables you to:

- Tokenize customers’ sensitive personal information.
- Eliminate payment data from your order management system to ensure that it is not compromised during a security breach.
When you use TMS, you can process an authorization, capture, or credit by using information that is associated with a customer token. The customer token is used to reference customer information in the database. Instead of providing all the information that is normally required for a transaction, you only need to provide the following values:

- Merchant ID
- Merchant reference code
- Amount of the payment or credit
- Subscription ID—set this field to the value of the customer token.

You can override most of the information associated with the customer token by including the relevant API fields in the payment or credit request. For example, you could provide a different billing or shipping address in the request. You cannot override the payment card account number.

Related links:
Token Management Service Using the Simple Order API

## Tokens
See Authorizations with Payment Network Tokens and Token Management Service.

## Type II Cards
See Level II and Level III Processing Using the Simple Order API

## Verbal Authorizations
See Verbal Authorizations.

## Visa Bill Payments

### Services:
- Authorization
- Credit

### Processors:
- Chase Paymentech Solutions
- FDC Compass
- FDC Nashville Global
Visa provides a Bill Payment program that enables customers to use their Visa cards to pay their bills. When you participate in this program, Visa requests that you flag the bill payments and credits so they can be easily identified. To flag these transactions, include the `ccAuthService_billPayment` field in your requests.

The bill payment indicator is accepted no matter which processor you are using, do not use this indicator if you have not signed up with Visa to participate in the program.

**Visa Checkout and Visa Secure Remote Commerce**

See:

- Visa Checkout and Visa Secure Remote CommerceExamples (NVP)
- Visa Checkout and Visa Secure Remote CommerceExamples (XML)
- Getting Started with Visa Checkout and Visa Secure Remote Commerce on the CyberSource Platform
- Visa Checkout and Visa Secure Remote Commerce Using the Simple Order API

**Visa Debt Repayments**

Services:

- Authorization
- Credit

Processors:

- CyberSource through VisaNet—supported only in Australia and New Zealand
- FDC Nashville Global
- FDMS Nashville
- GPN

Visa provides a Debt Repayment program that enables customers to use their Visa debit cards to make a payment towards an existing contractual loan. The types of loans that can qualify for this program are:

- Auto loans
- Payment cards
- Mortgages
• **Student loans**

To participate in this program, contact your processor for details and requirements.

When you participate in this program, Visa requests that you flag the debt repayments and credits so they can be easily identified. To flag these transactions, include these fields in your requests:

- `ccAuthService_billPayment`—not required on CyberSource through VisaNet
- `debtIndicator`

When you use the Simple Order API in XML format, you must use version 1.37 or later of the XML schema to implement Visa debt repayments.

## Visa Direct

Visa Direct is one of the networks supported by CyberSource Payouts.

See [Payouts Using the Simple Order API](#)

## Visa Secure

**Service:** Authorization

**Processors:**

- AIBMS
- Asia, Middle East, and Africa Gateway
- Atos
- Barclays
- Chase Paymentech Solutions
- Cielo
- Comercio Latino
- Credit Mutuel-CIC
- CyberSource Latin American Processing: Visa Secure is an emerging feature in the Latin American region. It is not fully supported in all countries. Contact customer support for details. CyberSource Latin American Processing is the name of a specific processing connection that is supported. In the API documentation, CyberSource Latin American Processing does not refer to the general topic of processing in Latin America.
- CyberSource through VisaNet
- Elavon
- Elavon Americas
- FDC Compass
- FDC Germany
- FDI Australia
- FDC Nashville Global
- FDMS Nashville
- FDMS South
- Getnet
- GPN
- HBoS
- HSBC: HSBC is the CyberSource name for HSBC U.K.
- Ingenico ePayments
- JCN Gateway
- LloydsTSB Cardnet
- Moneris
- OmniPay Direct. The supported acquirers are:
  - Bank of America Merchant Services
  - Cardnet International
  - First Data Merchant Solutions (Europe)
  - Global Payments International Acquiring
- OmniPay-Ireland: OmniPay-Ireland is the CyberSource name for HSBC International.
- RBS WorldPay Atlanta
- Rede
- SIX
- Streamline
- TSYS Acquiring Solutions
- Worldpay VAP—Worldpay VAP was previously called Litle. Litle was purchased by Vantiv, which was then purchased by Worldpay VAP. If you have any questions, contact your account manager at Worldpay VAP.

Card types:
- Co-badged Visa and mada. You must identify the card type as Visa. Supported only on CyberSource through VisaNet.
- Visa

**IMPORTANT:** Before you implement payer authentication for Visa Secure, you must contact customer support to have your account configured for this feature.

When you request an authorization using a supported card type and a supported processor, you can include payer authentication data in the request. The payer authentication services enable you to add payer authentication support to your web site without running additional software on your server.
Visa Secure reduces the risk of unauthorized use of a payment card account. Visa Secure enables you to verify a customer’s identity through the use of a password and provides results to you in real time during the checkout process. For details about signing up for and using Visa Secure, contact your acquiring bank or go to the Visa web site.

For Visa Secure transactions, use card type 001. Do not use card type 033.

For Visa Checkout and Visa Secure Remote Commerce transactions, do not map the Visa Secure data from the decrypt Visa Checkout data service reply message to the payer authentication fields in the authorization request. The data is mapped for you. The transaction information that is sent to the processor includes the Visa Secure data.

Request the Authorization of a Visa Secure Transaction

1. Add the fields listed in the following table to the authorization request.

   The values for these fields are in the reply from the payer authentication validate service. When you request the payer authentication validate and authorization services together, the data is automatically passed from one service to the other.

   The authorization service returns a raw response code and a mapped response code:

   - The raw response code is the value returned by the processor. This value is returned in the \texttt{ccAuthReply\_cavvResponseCodeRaw} field.
   - The mapped response code is the predefined value that corresponds to the raw response code. This value is returned in the \texttt{ccAuthReply\_cavvResponseCode} field.

   \textbf{IMPORTANT:} A CAVV response code value of 0 for a Visa transaction indicates that Visa downgraded the transaction. When Visa approves an authorization and downgrades it, you are responsible for the transaction. To confirm the downgrade, look at the e-commerce indicator for the transaction in the Business Center. You can proceed with the transaction if
you want to accept responsibility. If you do not want to accept responsibility, reverse the authorization, attempt to authenticate the customer again, and request another authorization.

Table 8  Request Fields for Visa Secure, JCB J/Secure, and ProtectBuy  (Sheet 1 of 5)

<table>
<thead>
<tr>
<th>Value and Requirements</th>
<th>Request Field</th>
<th>Get Value from This Reply Field</th>
</tr>
</thead>
<tbody>
<tr>
<td>CAVV</td>
<td>ccAuthService_cavv</td>
<td>payerAuthValidateReply_cavv</td>
</tr>
</tbody>
</table>

**Description:** Cardholder authentication verification value. This value is a transaction identifier generated by the issuing bank during Visa Secure, JCB J/Secure, or ProtectBuy payer authentication.

**Processors:** All processors that support Visa Secure, JCB J/Secure, or ProtectBuy.

**Requirements:**
- Required when the commerce indicator is js, pb, pb_attempted, v bv, or v bv_attempted.
- Optional when the commerce indicator is js_attempted.

**Notes:** Must be 28-character Base64 or 40-character hex binary. For Visa Secure on FDC Nashville Global, this field is set to the value for the transaction identifier (XID) when the XID is present in the authorization request and the CAVV is not present.
<table>
<thead>
<tr>
<th>Value and Requirements</th>
<th>Request Field</th>
<th>Get Value from This Reply Field</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>CAVV Algorithm</strong></td>
<td>ccAuthService_cavvAlgorithm</td>
<td>payerAuthValidateReply_cavvAlgorithm</td>
</tr>
<tr>
<td><strong>Description:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Algorithm for generating the CAVV.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Processors:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Supported only for these processors:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Atos.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Ingenico ePayments when a third-party provider authenticates the transaction.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Requirements:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Required when you include the CAVV in a request.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Notes:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>You must not include this value in a request when the CAVV is not included in the request or when your processor is not Atos or Ingenico ePayments.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Possible values:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• 0: HMAC (hash-based message authentication code).</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• 1: CVV.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• 2: CVV with ATN.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>ECI</strong></td>
<td>ccAuthService_commerceIndicator</td>
<td>payerAuthValidateReply_commerceIndicator</td>
</tr>
<tr>
<td><strong>Description:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Electronic commerce indicator.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Processors:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All processors that support Visa Secure, JCB J/Secure, or ProtectBuy.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Requirements:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Always required.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Possible values:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• js: Successful JCB J/Secure transaction.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• js_attempted: JCB J/Secure transaction was attempted but not authenticated.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• pb: Successful ProtectBuy transaction.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• pb_attempted: ProtectBuy transaction was attempted but not authenticated.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• vbv: Successful Visa Secure transaction.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• vbv_attempted: Visa Secure transaction was attempted but not authenticated.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• v bv_failure: Visa Secure authentication failed. Available only for HSBC and Streamline.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
**Table 8**  
Request Fields for Visa Secure, JCB J/Secure, and ProtectBuy (Continued) (Sheet 3 of 5)

<table>
<thead>
<tr>
<th>Value and Requirements</th>
<th>Request Field</th>
<th>Get Value from This Reply Field</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ECI Raw</strong></td>
<td>ccAuthService_eciRaw</td>
<td>payerAuthValidateReply_eciRaw</td>
</tr>
<tr>
<td><strong>Description:</strong> Raw electronic commerce indicator.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Processors:</strong> All processors that support Visa Secure, JCB J/Secure, or ProtectBuy.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Requirements:</strong> Required when the payer authentication validation service returns a raw ECI value.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Notes:</strong> Some processors require the raw ECI to guarantee chargeback protection. Contact customer support for information about your processor’s requirements.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Table 8  Request Fields for Visa Secure, JCB J/Secure, and ProtectBuy (Continued) (Sheet 4 of 5)

<table>
<thead>
<tr>
<th>Value and Requirements</th>
<th>Request Field</th>
<th>Get Value from This Reply Field</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>PARes Status</strong></td>
<td>ccAuthService_paresStatus</td>
<td>payerAuthValidateReply_paresStatus</td>
</tr>
<tr>
<td><strong>Description:</strong> Payer authentication response status.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Processors:</strong> Supported only for these processors:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Asia, Middle East, and Africa Gateway.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Atos.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Ingenico ePayments when a third-party provider authenticates the transaction.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Requirements for Atos and Ingenico ePayments:</strong> Required for a successful Visa Secure transaction, which is indicated when the commerce indicator is vbv.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Requirements for Asia, Middle East, and Africa Gateway:</strong> Required unless all of the following conditions are true:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• You are requesting the payer authentication and the authorization in separate requests.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• This is a successful or attempted Visa Secure transaction, which is indicated when the commerce indicator is vbv or vbv_attempted.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• The card is not enrolled, which is indicated when the VERes enrolled status is not Y.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

When all the preceding conditions are true, do not include the PARes status in the authorization request. If you do, the value is sent to the processor without modification. CyberSource does not decline the transaction; declines are generated by the processor.

**Possible values:**

- **Y:** Customer was successfully authenticated.
- **A:** Proof of authentication attempt was generated.
- **N:** Customer failed or cancelled authentication. Transaction denied.
- **U:** Authentication not completed regardless of the reason.
### Table 8  Request Fields for Visa Secure, JCB J/Secure, and ProtectBuy (Continued) (Sheet 5 of 5)

<table>
<thead>
<tr>
<th>Value and Requirements</th>
<th>Request Field</th>
<th>Get Value from This Reply Field</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>VERes Enrolled</strong></td>
<td>ccAuthService_veresEnrolled</td>
<td>payerAuthEnrollReply_veresEnrolled</td>
</tr>
<tr>
<td><strong>Description:</strong> Verification response enrollment status.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Processor:</strong> Asia, Middle East, and Africa Gateway.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Requirements:</strong> Always required.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Possible values:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Y: Authentication available.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• N: Customer not participating.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• U: Unable to authenticate regardless of the reason.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>XID</strong></td>
<td>ccAuthService_xid</td>
<td>payerAuthValidateReply_xid</td>
</tr>
<tr>
<td><strong>Description:</strong> Transaction identifier.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Processors:</strong> All processors that support Visa Secure, JCB J/Secure, or ProtectBuy.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Requirements:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Atos: Required for a successful Visa Secure transaction, which is indicated when the commerce indicator is <code>vbb</code>.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• All other processors: Required when the commerce indicator is <code>js</code>, <code>pb</code>, or <code>vbb</code>. Optional when the commerce indicator is <code>js_attempted</code>, <code>pb_attempted</code>, or <code>vbb_attempted</code>.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Notes:</strong> Must be 28-character Base64 or 40-character hex binary. For Visa Secure on FDC Nashville Global, the CAVV field is set to the XID value when the XID is present in the authorization request and the CAVV is not present.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Related links:
- Visa Secure Response Codes
- Payer Authentication Using the Simple Order API
- usa.visa.com

### Zero Amount Authorizations

**Service:** Authorization

**Processors and card types:** See the following table
<table>
<thead>
<tr>
<th>Processor</th>
<th>AVS</th>
<th>CVN</th>
<th>Card Types and Notes</th>
</tr>
</thead>
</table>
| AIBMS                           | Yes | Yes | • Visa  
• Mastercard  
For zero amount authorizations on AIBMS, the commerce indicator must be internet or moto. |
| American Express Direct         | Yes | No  | American Express  
All currencies that are supported for standard authorizations for American Express Direct are also supported for zero amount authorizations. |
| Barclays                        | Yes | Yes | • Visa  
• Mastercard  
All currencies that are supported for standard authorizations for Barclays are also supported for zero amount authorizations.  
The amount is rounded to the correct number of decimal places for the currency.  
For zero amount authorizations on Barclays, the commerce indicator must be internet or moto.  
Visa Electron cards are not supported for zero amount authorizations on Barclays. |
| Chase Paymentech Solutions      | Yes | Yes | • Visa  
• Mastercard  
• American Express  
• Discover  
• Diners Club |
| Credit Mutuel-CIC               | No  | Yes | • Visa  
• Mastercard  
• Cartes Bancaires |
| CyberSource through VisaNet     | Yes | Yes | • Visa  
• Mastercard  
For CyberSource through VisaNet, zero amount authorizations are supported for Internet, MOTO, and card-present transactions. Do not try to perform a zero amount authorization for a recurring, installment, or payer authorization transaction. |
### Table 9  Processors That Support Zero Amount Authorizations (Continued) (Sheet 2 of 6)

<table>
<thead>
<tr>
<th>Processor</th>
<th>AVS</th>
<th>CVN</th>
<th>Card Types and Notes</th>
</tr>
</thead>
</table>
| Elavon                        | Yes | Yes | • Visa  
• Mastercard  
• Maestro (UK Domestic)  
• Maestro (International)  
All currencies that are supported for standard authorizations for Elavon are also supported for zero amount authorizations. |
| Elavon Americas               | Yes | Yes | • Visa  
• Mastercard  
• American Express  
• JCB  
• Diners Club  
• Discover  
• China UnionPay |
| FDC Compass                   | Yes | Yes | • Visa  
• Mastercard  
• American Express  
• Diners Club |
| FDC Nashville Global          | Yes | Yes | • Visa  
• Mastercard  
• American Express  
• Diners Club  
For a zero amount authorization on FDC Nashville Global:  
• For Visa, Mastercard, and American Express, all currencies that are supported for standard authorizations are also supported for zero amount authorizations.  
• For Discover and Diners Club, only USD is supported for zero amount authorizations. |
| FDI Australia                 | Yes | Yes | • Visa—supported only for AUD.  
• Mastercard—supported only for AUD. |
<p>| FDMS Nashville                | Yes | Yes | Visa |</p>
<table>
<thead>
<tr>
<th>Processor</th>
<th>AVS</th>
<th>CVN</th>
<th>Card Types and Notes</th>
</tr>
</thead>
</table>
| FDMS South         | Yes | Yes for all card types except American Express | • Visa  
• Mastercard  
• American Express  
  – AVS is required for zero amount authorizations with American Express.  
  – CVN is not supported for zero amount authorizations with American Express.  
• Discover  
• Diners Club |
| Getnet             | No  | No                           | • Visa  
• Mastercard  
• Hipercard |
| GPN                | Yes | Yes for all card types except American Express | • Visa  
• Mastercard  
• American Express: CVN is not supported for zero amount authorizations with American Express.  
• Discover  
• JCB |
| HBoS               | Yes | Yes                          | • Visa  
• Mastercard  
For zero amount authorizations on HBoS, the commerce indicator must be internet or moto. |
| HSBC               | Yes | Yes                          | • Visa  
• Mastercard  
• Maestro (UK Domestic)  
• Maestro (International)  
For zero amount authorizations on HSBC:  
• The commerce indicator must be internet or moto.  
• The authorization code is not returned. |
| JCN Gateway        | No  | Yes                          | • Visa  
• Mastercard  
• American Express  
• Diners Club  
• JCB |
<table>
<thead>
<tr>
<th>Processor</th>
<th>AVS</th>
<th>CVN</th>
<th>Card Types and Notes</th>
</tr>
</thead>
</table>
| Lloyds-OmniPay             | Yes | Yes | • Visa  
                               • Mastercard  
                               For zero amount authorizations on Lloyds-OmniPay, the commerce indicator must be internet or moto. |
| LloydsTSB Cardnet          | Yes | Yes | • Visa  
                               • Mastercard  
                               For zero amount authorizations on LloydsTSB Cardnet, the commerce indicator must be internet or moto. |
| Moneris                    | Yes | Yes | • Visa  
                               • Mastercard  
                               • China UnionPay |
| OmniPay Direct             | Yes | Yes | Bank of America Merchant Services: Visa, Mastercard, Maestro (UK Domestic), Maestro (International)  
                               Cardnet International: Visa, Mastercard, Maestro (UK Domestic), Maestro (International)  
                               First Data Merchant Solutions (Europe): Visa, Mastercard, Discover, Diners Club, Maestro (UK Domestic), Maestro (International)  
                               Global Payments International Acquiring: Visa, Mastercard, Maestro (UK Domestic), Maestro (International) |
| OmniPay-Ireland            | Yes | Yes | • Visa  
                               • Mastercard |
| OmniPay-Ireland is the CyberSource name for HSBC International. | Yes | Yes | • Visa  
                               • Mastercard |
| RBS WorldPay Atlanta       | Yes | Yes | • Visa  
                               • Mastercard  
                               • Diners Club |
| Rede                       | No  | No  | • Visa  
                               • Mastercard |
<table>
<thead>
<tr>
<th>Processor</th>
<th>AVS</th>
<th>CVN</th>
<th>Card Types and Notes</th>
</tr>
</thead>
</table>
| SIX                        | Yes | Yes  | • Visa  
• Mastercard  
• Discover  
• Diners Club  
• JCB  
• Maestro (International)  
• Maestro (UK Domestic)  
• China UnionPay  
• Visa Electron |
| Streamline                 | Yes | Yes  | • Visa  
• Mastercard  
• Maestro (International)  
• Maestro (UK Domestic)  
• Cartes Bancaires  
• Dankort  
All currencies that are supported for standard authorizations for Streamline are also supported for zero amount authorizations.  
For a zero amount authorization:  
• The commerce indicator must be internet or moto.  
• Payer authentication is not supported. |
| TSYS Acquiring Solutions   | Yes | Yes  | • Visa  
• Mastercard  
• American Express: CVN is not supported for zero amount authorizations with American Express.  
• Discover: CVN is not supported for zero amount authorizations with Discover.  
• Yes for Visa and Mastercard. No for American Express and Discover. |
Table 9  Processors That Support Zero Amount Authorizations (Continued) (Sheet 6 of 6)

<table>
<thead>
<tr>
<th>Processor</th>
<th>AVS</th>
<th>CVN</th>
<th>Card Types and Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Worldpay VAP</td>
<td>Yes</td>
<td>Yes</td>
<td>• Visa</td>
</tr>
<tr>
<td>Worldpay VAP was</td>
<td></td>
<td></td>
<td>• Mastercard</td>
</tr>
<tr>
<td>previously called</td>
<td></td>
<td></td>
<td>• American Express</td>
</tr>
<tr>
<td>Litle</td>
<td></td>
<td></td>
<td>• Discover</td>
</tr>
<tr>
<td>was purchased by</td>
<td></td>
<td></td>
<td>• Diners Club</td>
</tr>
<tr>
<td>Vantiv, which was</td>
<td></td>
<td></td>
<td>• JCB</td>
</tr>
<tr>
<td>then purchased</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>by Worldpay VAP</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Authorizing a payment for a zero amount shows whether a payment card account is valid and whether the card is lost or stolen. You cannot capture a zero amount authorization.
Testing the Credit Card Services

To ensure that requests are processed correctly, you must test the basic success and error conditions for each service you plan to use. For more information, refer to:

- Requirements for Testing
- Testing the Services
- Using Amounts to Simulate Errors
- Testing American Express Card Verification

Requirements for Testing

**IMPORTANT:** Before you can test, you must contact customer support to activate the credit card services and configure your account for testing. You must also contact your processor to set up your processor account.

- Use your regular merchant ID when you test your system.
- Use a real combination for the city, state, and postal code.
- Use a real combination for the area code and telephone number.
- Use a nonexistent account and domain name for the customer’s email address.
- When testing an Ingenico ePayments country-specific payment card, such as Italy’s Carta Si, specify the appropriate country code when sending the customer’s address and specify the currency used in that country.
- URL for the Simple Order API test server: https://ics2wstesta.ic3.com/commerce/1.x/transactionProcessor

When you test captures on Ingenico ePayments, you must capture the full amount of the authorization. Although a capture request for a partial amount is not rejected during testing, it will be rejected by the processor in production.

Related links:
  - Testing the Services
  - Using Amounts to Simulate Errors
  - Test American Express Card Verification

Testing the Services

Use the payment card numbers in the following list to test the authorization, capture, and credit services. Remove the spaces from the test card numbers when sending them to the test system. Do not use real payment card numbers. To test card types that are not included in the list, use an account number that is in the card’s bin range. For best results, try each test with a different service request and with different test payment card numbers.
• American Express—3782 8224 6310 005
• Discover—6011 1111 1111 1117
• JCB—3566 1111 1111 1113
• Maestro (International)
  – 5033 9619 8909 17
  – 5868 2416 0825 5333 38
• Maestro (UK Domestic)—the issue number is not required for Maestro (UK Domestic) transactions.
  – 6759 4111 0000 0008
  – 6759 5600 4500 5727 054
  – 5641 8211 1116 6669
• Mastercard
  – 2222 4200 0000 1113
  – 2222 6300 0000 1125
  – 5555 5555 5555 4444
• UATP—1354 1234 5678 911
• Visa—4111 1111 1111 1111

Insert related links to Requirements for Testing, Using Amounts to Simulate Errors, Testing Amex Card Verification

Related links:
Requirements for Testing
Using Amounts to Simulate Errors
Test American Express Card Verification

Using Amounts to Simulate Errors

You can simulate error messages by requesting authorization, capture, or credit services with specific amounts that trigger the error messages. These triggers work only on the test server, not on the production server.

Each payment processor uses its own error messages.

Related links:
Requirements for Testing
Testing the Services
Test American Express Card Verification
Using the Test Simulator
Test American Express Card Verification

Context

Before using CVN with American Express, it is strongly recommended that you perform this procedure.

1. Contact customer support to have your account configured for CVN. Until you do this, you will receive a 1 in the ccAuthReply_cvCode reply field.

2. Test your system in production using a small currency amount, such as one currency unit. Instead of using the test account numbers, use a real payment card account number, and send an incorrect CVN in the request for authorization. The card should be refused and the request declined.

Related links:
- Requirements for Testing
- Testing the Services
- Using Amounts to Simulate Errors
API Fields

This section provides information about the API fields used for credit card processing:

- Request Fields
- Reply Fields

Formatting Restrictions

Unless otherwise noted, all field names are case sensitive and all fields accept special characters such as @, #, and %.

The values of the item_#_ fields must not contain carets (^) or colons (:) because these characters are reserved for use by the services.

Values for request-level and item-level fields must not contain new lines or carriage returns. However, they can contain embedded spaces and any other printable characters. All leading and trailing spaces are removed.

For Atos, the values for the billTo_ fields must not include colons (:) or non-ASCII characters.

For Moneris, values for request-level and item-level fields must not contain these special characters: ampersands (&), single quotes (‘), double quotes (“), less than signs (<), and greater than signs (>).

Multibyte Characters

Some languages—such as Korean, Chinese, and Russian—require more than one ASCII byte per character. Therefore, a string of multibyte characters can exceed the allotted string length of some CyberSource API fields.

In some languages, a short name that visually has only three or four characters might be equivalent to 10 or 15 bytes in UTF-8. Therefore, it is important to consider the overall length of a multibyte string to be sure that it fits into the allotted ASCII string length.

For best success when working with languages, make sure that the total length of a multibyte string does not exceed the ASCII string length for a specific API field.

Data Type Definitions

For more information about these data types, see the World Wide Web Consortium (W3C) XML Schema Part 2: Datatypes Second Edition.
The CyberSource XML schema includes several numbered elements. You can include these complex elements more than once in a request. For example, when a customer order includes more than one item, you must include multiple `<item>` elements in your request. Each item is numbered, starting with 0. The XML schema uses an `id` attribute in the item’s opening tag to indicate the number. For example:

```
<item id="0">
  <unitPrice>
    ...
  </unitPrice>
  <quantity>
    ...
  </quantity>
</item>
```

As a name-value pair field name, this tag is called `item_0`. In this portion of the field name, the underscore before the number does not indicate hierarchy in the XML schema. Each item field is generically referred to as `item_# <element name>` in the documentation.

Below is an example of the numbered `<item>` element and the corresponding name-value pair field names. If you are using the Simple Object Access Protocol (SOAP), the client contains a corresponding Item class.

<table>
<thead>
<tr>
<th>Data Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date and time</td>
<td>Format is YYYY-MM-DDTh:mm:ssZ where:</td>
</tr>
<tr>
<td></td>
<td>• T separates the date and the time</td>
</tr>
<tr>
<td></td>
<td>• Z indicates Coordinated Universal Time (UTC), also known as Greenwich Mean Time (GMT)</td>
</tr>
<tr>
<td>Integer</td>
<td>Whole number {..., -3, -2, -1, 0, 1, 2, 3, ...}</td>
</tr>
<tr>
<td>String</td>
<td>Sequence of letters, numbers, spaces, and special characters</td>
</tr>
</tbody>
</table>

### Numbered Elements

The CyberSource XML schema includes several numbered elements. You can include these complex elements more than once in a request. For example, when a customer order includes more than one item, you must include multiple `<item>` elements in your request. Each item is numbered, starting with 0. The XML schema uses an `id` attribute in the item’s opening tag to indicate the number. For example:

```
<item id="0">
  <unitPrice>
    ...
  </unitPrice>
  <quantity>
    ...
  </quantity>
</item>
```

As a name-value pair field name, this tag is called `item_0`. In this portion of the field name, the underscore before the number does not indicate hierarchy in the XML schema. Each item field is generically referred to as `item_# <element name>` in the documentation.

Below is an example of the numbered `<item>` element and the corresponding name-value pair field names. If you are using the Simple Object Access Protocol (SOAP), the client contains a corresponding Item class.

**Table 1**  Numbered XML Schema Element Names and Name-Value Pair Field Names

<table>
<thead>
<tr>
<th>XML Schema Element Names</th>
<th>Corresponding Name-Value Pair Field Names</th>
</tr>
</thead>
<tbody>
<tr>
<td><code>&lt;item id=&quot;0&quot;&gt;</code></td>
<td><code>item_0_unitPrice</code></td>
</tr>
<tr>
<td></td>
<td><code>item_0_quantity</code></td>
</tr>
<tr>
<td><code>&lt;item id=&quot;1&quot;&gt;</code></td>
<td><code>item_1_unitPrice</code></td>
</tr>
<tr>
<td></td>
<td><code>item_1_quantity</code></td>
</tr>
</tbody>
</table>
IMPORTANT: When a request in XML format includes an <item> element, the element must include an id attribute. For example: <item id="0">.

TC 33 Capture File

The TC 33 capture file contains information about a merchant’s purchase requests and refund requests. CyberSource through VisaNet creates the TC 33 capture file at the end of the day and sends it to the merchant’s acquirer, who uses this information to facilitate end-of-day clearing processing with payment card companies.

Simple Order API Request Fields

The following important notes apply the request fields in this section:

1 Optional for a follow-on credit request, which must include ccCreditService_captureRequestID.

2 This field is optional if your account is configured for relaxed requirements for address data and expiration date.

IMPORTANT: It is your responsibility to determine whether a field is required for the transaction you are requesting.

3 You must include either item_.unitPrice or purchaseTotals.grandTotalAmount in the request. For information about items and grand totals, see Getting Started with CyberSource Advanced for the Simple Order API.

4 Required for Visa Checkout and Visa Secure Remote Commerce transactions. Otherwise, not used.

authIndicator

Purpose of the authorization.

Possible values:

- 0: Preauthorization.
- 1: Final authorization.

To set the default for this field, contact customer support.

Barclays and Elavon

The default for Barclays and Elavon is 1 (final authorization). To change the default for this field, contact customer support.

CyberSource through VisaNet
When the value for this field is 0, it corresponds to the following data in the TC 33 capture file:

- Record: CP01 TCR0
- Position: 164
- Field: Additional Authorization Indicators

When the value for this field is 1, it does not correspond to any data in the TC 33 capture file.

Services

This field is supported for the following services:

- **Authorization:**
  - Optional for Mastercard and Maestro transactions
  - Not used for other card types
- **Incremental Authorization:**
  - Optional for Mastercard
  - Not used for other card types

Specifications

- **Type:** String
- **Length:** 1

Mapping Information

- **SCMP API Field:** auth_indicator
- **SO API Field:** authIndicator

Related links:

- Final Authorization Indicator
- TC 33 Capture File

**balanceInquiry**

Flag that specifies whether to return balance information.

Possible values:

- **true:** Return balance information.
- **false:** Do not return balance information.

Services

This field is supported for the following service:
• **Authorization**: Required for balance inquiries

**Specifications**

• **Type**: String
• **Length**: 5

**Mapping Information**

• **SCMP API Field**: balance_inquiry
• **SO API Field**: balanceInquiry

Related links:

- [Balance Inquiries](#)

**billPaymentType**

Reason for the payment.

Possible values:

• 001: **Utility payment**.
• 002: **Government services**.
• 003: **Mobile phone top-up**.
• 004: **Coupon payment**.

This field is supported only for bill payments in Brazil with Mastercard on CyberSource through VisaNet.

The value for this field corresponds to the following data in the TC 33 capture file:

• **Record**: CP07 TCR0
• **Position**: 48-50
• **Field**: Bill Payment Transaction Type Identifier

**Services**

This field is required for the following service(s):

• **Authorization**: Required for bill payments in Brazil with Mastercard

**Specifications**

• **Type**: String
• **Length**: 3
Mapping Information

- **REST Field**: authOptions.billPaymentType
- **SCMP API Field**: bill_payment_type
- **SO API Field**: billPaymentType

Related links:
- Mastercard Bill Payments
- TC 33 Capture File

**billTo_buidlingNumber**

Building number in the street address.

This field is supported only for:

- Transactions on Cielo.
- Redecard customer validation on CyberSource Latin American Processing.

**Example**: If the street address is:

Rua da Quitanda 187

then the building number is 187.

**CyberSource Latin American Processing**

*CyberSource Latin American Processing* is the name of a specific processing connection. *CyberSource Latin American Processing* does not refer to the general topic of processing in Latin America. The information in this field description, or in this section of the field description, is for the specific processing connection called *CyberSource Latin American Processing*. It is not for any other Latin American processors.

**Services**

This field is required or optional for the following service(s):

- **Authorization**:
  - Optional for Cielo
  - Required for Redecard customer validation with CyberSource Latin American Processing

**Specifications**

- **Type**: String
- **Length**: 256
Mapping Information

- **SCMP API Field:** bill_building_number
- **SO API Field:** billTo_buildingNumber

**billTo_city**

City in the billing address.

**Atos**

The value for this field must not include colons (:) or non-ASCII characters.

**CyberSource through VisaNet**

Credit card networks cannot process transactions that contain non-ASCII characters. CyberSource through VisaNet accepts and stores non-ASCII characters correctly and displays them correctly in reports. However, the limitations of the credit card networks prevent CyberSource through VisaNet from transmitting non-ASCII characters to the credit card networks. Therefore, CyberSource through VisaNet replaces non-ASCII characters with meaningless ASCII characters for transmission to the credit card networks.

**Services**

This field is supported for the following services:

- **Authorization:** Required
- **Capture:** Optional
- **Credit:** Required \(^1,2\)

**Specifications**

- **Type:** String
- **Length:**
  - Atos: 32
  - All other processors: 50

**Mapping Information**

- **SCMP API Field:** bill_city
- **SO API Field:** billTo_city

**billTo_company**

Name of the customer’s company.

**CyberSource through VisaNet**
Credit card networks cannot process transactions that contain non-ASCII characters. CyberSource through VisaNet accepts and stores non-ASCII characters correctly and displays them correctly in reports. However, the limitations of the credit card networks prevent CyberSource through VisaNet from transmitting non-ASCII characters to the credit card networks. Therefore, CyberSource through VisaNet replaces non-ASCII characters with meaningless ASCII characters for transmission to the credit card networks.

Services

This field is required or optional for the following processing levels:

- **Authorization**: Optional
- **Capture**: Optional
- **Credit**: Optional
- **Level II/III**: For American Express Direct, **Capture** and **Credit** services, optional for Level III data

Specifications

- **Type**: String
- **Length**: 40 for Level II/III data; otherwise, 60

Mapping Information

- **SCMP API Field**: company_name
- **SO API Field**: billTo_Company

**billTo_companyTaxID**

Tax identifier for the customer’s company.

This field is supported only for these kinds of payments on CyberSource through VisaNet:

- **BNDES transactions**
- **Installment payments with Mastercard**

Set the value for this field to the Cadastro Nacional da Pessoa Jurídica (CNPJ). The request must include this field or **billTo_personaiID**. When a request includes both fields, the value for the **billTo_personaiID** field is sent to the processor and the **billTo_companyTaxID** field is ignored.

For BNDES transactions, the value for this field corresponds to the following data in the TC 33 capture file:

- **Record**: CP07 TCR6
- **Position**: 26-39
- **Field**: Buyer ID
For installment payments with Mastercard in Brazil, the value for this field corresponds to the following data in the TC 33 capture file:

- Record: CP07 TCR4
- Position: 26-39
- Field: Buyer ID

**Services**

This field is supported for the following services:

- **Authorization**: See description
- **Capture**: See description
- **Credit**: See the field description; BNDES transactions only

**Specifications**

- **Type**: String
- **Length**: 9

**Mapping Information**

- **SCMP API Field**: bill_company_tax_id
- **SO API Field**: billTo_companyTaxID

Related links:

- BNDES
- Installment Payments on CyberSource through VisaNet
- TC 33 Capture File

**billTo_country**

Country in the billing address.

Use a two-character ISO country code.

**CyberSource through VisaNet**

Credit card networks cannot process transactions that contain non-ASCII characters. CyberSource through VisaNet accepts and stores non-ASCII characters correctly and displays them correctly in reports. However, the limitations of the credit card networks prevent CyberSource through VisaNet from transmitting non-ASCII characters to the credit card networks. Therefore, CyberSource through VisaNet replaces non-ASCII characters with meaningless ASCII characters for transmission to the credit card networks.
Services
This field is supported for the following services:

- **Authorization**: Required
- **Capture**: Optional
- **Credit**: Required

Specifications
- **Type**: String
- **Length**: 2

Mapping Information
- **SCMP API Field**: bill_country
- **SO API Field**: billTo_country

Related links:
- ISO Standard Country Codes

**billTo_customerID**

Your identifier for the customer.

When a subscription or customer profile is being created, the maximum length for this field for most processors is 30. Otherwise, the maximum length is 100.

**Comercio Latino**

For recurring payments in Mexico, the value is the customer’s contract number.

Before you request the authorization, you must inform the issuer of the customer contract numbers that will be used for recurring transactions.

**Worldpay VAP**

For a follow-on credit with Worldpay VAP, the following locations are checked, in the order given, for a customer account ID value and uses the first value it finds:

1. **billTo_customerID** value in the follow-on credit request
2. Customer account ID value that was used for the capture that is being credited
3. Customer account ID value that was used for the original authorization

If a customer account ID value cannot be found in any of these locations, then no value is used.
Services
This field is supported for the following services:

- **Authorization**: Required for recurring transactions in Mexico on Comercio Latino; otherwise, optional
- **Capture**: Optional
- **Credit**: Optional

Specifications

- Comercio Latino:
  - **Type**: String
  - **Length**: 20
- All other processors:
  - **Type**: String
  - **Length**: 100

Mapping Information

- SCMP API Field: `customer_account_id`
- SO API Field: `billTo_customerID`

`billTo_district`
Customer’s neighborhood, community, or region (a barrio in Brazil) within the city or municipality.
This field is supported only on Cielo.

Services
This field is required or optional for the following service(s):

- **Authorization**: Optional

Specifications

- **Type**: String
- **Length**: 50

Mapping Information

- REST Field: `billTo.district`
- SCMP API Field: `bill_district`
• SO API Field: billTo_district

billTo_email
Customer’s email address, including the full domain name.

CyberSource through VisaNet
Credit card networks cannot process transactions that contain non-ASCII characters. CyberSource through VisaNet accepts and stores non-ASCII characters correctly and displays them correctly in reports. However, the limitations of the credit card networks prevent CyberSource through VisaNet from transmitting non-ASCII characters to the credit card networks. Therefore, CyberSource through VisaNet replaces non-ASCII characters with meaningless ASCII characters for transmission to the credit card networks.

Services
This field is supported for the following services:

• Authorization: Required ²
• Capture: Optional
• Credit: Required ¹, ²

Specifications
• Type: String
• Length: 255

Mapping Information
• SCMP API Field: customer_email
• SO API Field: billTo_email

billTo_firstName
Customer’s first name. This name must be the same as the name on the card.

CyberSource Latin American Processing

IMPORTANT: For an authorization request, CyberSource Latin American Processing concatenates billTo_firstName and billTo_lastName. If the concatenated value exceeds 30 characters, CyberSource Latin American Processing declines the authorization request.

CyberSource Latin American Processing is the name of a specific processing connection. CyberSource Latin American Processing does not refer to the general topic of processing in Latin
America. The information in this field description, or in this section of the field description, is for the specific processing connection called CyberSource Latin American Processing. It is not for any other Latin American processors.

CyberSource through VisaNet

Credit card networks cannot process transactions that contain non-ASCII characters. CyberSource through VisaNet accepts and stores non-ASCII characters correctly and displays them correctly in reports. However, the limitations of the credit card networks prevent CyberSource through VisaNet from transmitting non-ASCII characters to the credit card networks. Therefore, CyberSource through VisaNet replaces non-ASCII characters with meaningless ASCII characters for transmission to the credit card networks.

Services

This field is supported for the following services:

- **Authorization**: Required
- **Capture**: Optional
- **Credit**: Required

Specifications

- **Type**: String
- **Length**:
  - CyberSource Latin American Processing: See field description
  - Worldpay VAP: 25
  - All other processors: 60

Mapping Information

- SCMP API Field: field_name
- SO API Field: field_name

billTo_hostname

DNS resolved hostname from billTo_ipAddress.

Services

This field is supported for the following services:

- **Authorization**: Optional
- **Capture**: Optional
• **Credit**: Optional

**Specifications**
- **Type**: String
- **Length**: 60

**Mapping Information**
- **SCMP API Field**: customer_hostname
- **SO API Field**: billTo_hostname

**billTo_httpBrowserType**
Customer's browser as identified from the HTTP header data.

**Example:**
- **Mozilla** is the value that identifies the Netscape browser.
- **Chrome** is the value that identifies the Google Chrome browser.

**Services**
This field is required or optional for the following service(s):
- **Authorization**: Optional
- **Capture**: Optional
- **Credit**: Optional

**Specifications**
- **Type**: String
- **Length**: 40

**Mapping Information**
- **REST Field**: deviceInformation.userAgent
- **SCMP API Field**: http_browser_type
- **SO API Field**: billTo_httpBrowserType
billTo_ipAddress
Customer's IP address.

Services
This field is required or optional for the following service(s):

- **Authorization**: Optional
- **Capture**: Optional
- **Credit**: Optional

Specifications

- **Type**: String
- **Length**: 15

Mapping Information

- **REST Field**: deviceInformation.ipAddress
- **SCMP API Field**: customer_ipaddress
- **SO API Field**: billTo_ipAddress

billTo_lastName
Customer's last name. This name must be the same as the name on the card.

**CyberSource Latin American Processing**

*IMPORTANT*: For an authorization request, CyberSource Latin American Processing concatenates **billTo_firstName** and **billTo_lastName**. If the concatenated value exceeds 30 characters, CyberSource Latin American Processing declines the authorization request.

*CyberSource Latin American Processing* is the name of a specific processing connection. *CyberSource Latin American Processing* does not refer to the general topic of processing in Latin America. The information in this field description, or in this section of the field description, is for the specific processing connection called *CyberSource Latin American Processing*. It is not for any other Latin American processors.

Services
This field is supported for the following services:
• **Authorization**: Required
• **Capture**: Optional
• **Credit**: Required

Specifications
• **Type**: String
• **Length**:
  – CyberSource Latin American Processing: See field description
  – Worldpay VAP: 25
  – All other processors: 60

Mapping Information
• **SCMP API Field**: customer_lastname
• **SO API Field**: billTo_lastName

billTo_merchantTaxID

Your tax ID number.
This field is supported only on CyberSource through VisaNet for these kinds of payments:
• BNDES transactions in Brazil
• Installment payments with Mastercard in Croatia

Brazil
In Brazil, this field is supported only for BNDES transactions. The value for this field is your Cadastro Nacional da Pessoa Jurídica (CNPJ) number. The value for this field corresponds to the following data in the TC 33 capture file:
1 Record: CP07 TCR6
2 Position: 40-59
3 Field: BNDES Reference Field 1

Croatia
In Croatia, this field is supported only for installment payments. The value for this field corresponds to the following data in the TC 33 capture file:
1 Record: CP01 TCR5
2 Position: 79-98
3 Field: Mastercard Croatia Domestic Card Acceptor Tax ID
Services

This field is required or optional for the following service(s):

- Enter the generic name of the service, such as Authorization. Do not use API-specific service names in this list, such as ics_auth.
- For request fields, specify whether the field is Required or Optional for the listed service, for example:
  - Authorization: Required
  - Credit: Optional

Specifications

- **Type**: String
- **Length**: 15

Mapping Information

- **REST Field**: merchantInformation.taxId
- **SCMP API Field**: bill Merchant_tax_id
- **SO API Field**: billTo_merchantTaxID

Related links:
- BNDES
  - Installment Payments on CyberSource through VisaNet
  - TC 33 Capture File

billTo_personalID

Identifier for the customer.

This field is supported only on Cielo 3.0, Comercio Latino, CyberSource Latin American Processing and CyberSource through VisaNet.

**Cielo 3.0**

Set this field to the Cadastro Nacional da Pessoa Jurídica (CNPJ) or Cadastro de Pessoas Fisicas (CPF).

**Comercio Latino**

Set this field to the Cadastro de Pessoas Fisicas (CPF).

**CyberSource Latin American Processing**

This field is supported only for Redecard in Brazil. Set this field to the Cadastro de Pessoas Fisicas (CPF), which is required for AVS for Redecard in Brazil.
CyberSource Latin American Processing is the name of a specific processing connection. 
CyberSource Latin American Processing does not refer to the general topic of processing in Latin America. The information in this field description, or in this section of the field description, is for the specific processing connection called CyberSource Latin American Processing. It is not for any other Latin American processors.

**CyberSource through VisaNet**
This field is supported only for these kinds of payments:

- BNDES transactions
- Installment payments with Mastercard in Brazil

Set this field to the Cadastro de Pessoas Fisicas (CPF). The request must include this field or billTo_companyTaxID.

For BNDES transactions, the value for this field corresponds to the following data in the TC 33 capture file:

- Record: CP07 TCR2
- Position: 7-21
- Field: Cardholder Tax ID

For installment payments with Mastercard in Brazil, the value for this field corresponds to the following data in the TC 33 capture file:

- Record: CP07 TCR4
- Position: 26-39
- Field: Buyer ID

**Services**
This field is supported for the following services:

- **Authorization**: Optional for Cielo 3.0
- **Authorization**: Required for Comercio Latino
- **Authorization**: CyberSource Latin American Processing: Authorization required for AVS for Redecard in Brazil

**CyberSource through VisaNet:**

- **Authorization**: See the field description
- **Capture**: See the field description
- **Credit**: See the field description; BNDES transactions only

**Specifications**

- **Cielo 3.0:**
  - **Type**: String
  - **Length**: 18
• **Commerco Latino:**
  - **Type:** String
  - **Length:** 18

• **CyberSource through VisaNet:**
  - **Type:** String
  - **Length:** 26

### Mapping Information

- **SCMP API Field:** `personal_id`
- **SO API Field:** `billTo_personalID`

### Related links:
- BNDES
- Installment Payments on CyberSource through VisaNet
- TC 33 Capture File

## billTo_phoneNumber

Customer’s phone number.

It is recommended that you include the country code when the order is from outside the U.S.

**CyberSource through VisaNet**

Credit card networks cannot process transactions that contain non-ASCII characters. CyberSource through VisaNet accepts and stores non-ASCII characters correctly and displays them correctly in reports. However, the limitations of the credit card networks prevent CyberSource through VisaNet from transmitting non-ASCII characters to the credit card networks. Therefore, CyberSource through VisaNet replaces non-ASCII characters with meaningless ASCII characters for transmission to the credit card networks.

For installment payments with Mastercard in Brazil, the value for this field corresponds to the following data in the TC 33 capture file:

- **Record:** CP07 TCR4
- **Position:** 40-50
- **Field:** Buyer Phone Number

### Services

This field is supported for the following services:

- **Authorization:** Required for installment payments with Mastercard on CyberSource through VisaNet in Brazil; otherwise, optional
- **Capture:** Required for installment payments with Mastercard on CyberSource through VisaNet in Brazil; otherwise, optional.
• **Credit**: Optional

Specifications

• Installment payments with Mastercard on CyberSource through VisaNet:
  – **Type**: String
  – **Length**: 11

• All other transactions:
  – **Type**: String
  – **Length**: 15

Mapping Information

• **SCMP API Field**: customer_phone
• **SO API Field**: billTo_phoneNumber

Related links:
  * TC 33 Capture File

**billTo_postalCode**

Postal code in the billing address.

The postal code must consist of 5 to 9 digits.

**U.S.**

Format for 9-digit postal code in the U.S.: [5 digits][dash][4 digits]

**Example**: 12345-6789

**Canada**

Format for 6-digit postal code in Canada: [alpha][numeric][alpha] [space] [numeric][alpha][numeric]

**Example**: A1B 2C3

**American Express Direct**

Before sending the postal code to the processor, all non-alphanumeric characters are removed and, if the remaining value is longer than nine characters, the value is truncated starting from the right side.

**Atos**

The value for this field must not include colons (:) or non-ASCII characters.

**CyberSource through VisaNet**
Credit card networks cannot process transactions that contain non-ASCII characters. CyberSource through VisaNet accepts and stores non-ASCII characters correctly and displays them correctly in reports. However, the limitations of the credit card networks prevent CyberSource through VisaNet from transmitting non-ASCII characters to the credit card networks. Therefore, CyberSource through VisaNet replaces non-ASCII characters with meaningless ASCII characters for transmission to the credit card networks.

Services

This field is supported for the following services:

- **Authorization**: Required when the billing country is the U.S. or Canada; otherwise, optional.  
- **Capture**: Optional
- **Credit**: Required when the billing country is the U.S. or Canada; otherwise, optional. 

Specifications

- **Comercio Latino**:
  - **Type**: String
  - **Length**: 9
- **CyberSource through VisaNet**:
  - **Type**: String
  - **Length**: 9
- **All other processors**:
  - **Type**: String
  - **Length**: 10

Mapping Information

- **SCMP API Field**: bill_zip
- **SO API Field**: billTo_postalCode

**billTo_state**

State or province in the billing address.

Use a state, province, or territory code.

**CyberSource through VisaNet**
Credit card networks cannot process transactions that contain non-ASCII characters. CyberSource through VisaNet accepts and stores non-ASCII characters correctly and displays them correctly in reports. However, the limitations of the credit card networks prevent CyberSource through VisaNet from transmitting non-ASCII characters to the credit card networks. Therefore, CyberSource through VisaNet replaces non-ASCII characters with meaningless ASCII characters for transmission to the credit card networks.

Services

This field is supported for the following services:

- **Authorization**: Required when the billing country is the U.S. or Canada; otherwise, optional.  
  2
- **Capture**: Optional
- **Credit**: Required when the billing country is the U.S. or Canada; otherwise, optional.  
  1, 2

Specifications

- **Type**: String
- **Length**: 2

Mapping Information

- **SCMP API Field**: field_name
- **SO API Field**: field_name

Related links:

*State, Province, and Territory Codes for the United States and Canada*

billTo_street1

First line of the billing street address as it appears in the payment card issuer's records.

The value for this field must not include colons (:) or non-ASCII characters.

---

**IMPORTANT:** CyberSource through VisaNet

When you populate billing street address 1 and billing street address 2, CyberSource through VisaNet concatenates the two values. If the concatenated value exceeds 40 characters, CyberSource through VisaNet truncates the value at 40 characters before sending it to Visa and the issuing bank. Truncating this value affects AVS results and therefore might also affect risk decisions and charge backs.
Credit card networks cannot process transactions that contain non-ASCII characters. CyberSource through VisaNet accepts and stores non-ASCII characters correctly and displays them correctly in reports. However, the limitation of the credit card networks prevents CyberSource through VisaNet from transmitting non-ASCII characters to the credit card networks. Therefore, CyberSource through VisaNet replaces non-ASCII characters with meaningless ASCII characters for transmission to the credit card networks.

Services

The following is required or optional:

- Authorization: Required ²
- Capture: Optional
- Credit: Optional ¹,²

**IMPORTANT:** When using the JNC Gateway processor, Authorization and Credit are only required when Decision Manager is included in the request. Otherwise, they are optional.

Specifications

Atos

- **String:** 29

CyberSource through VisaNet

- **String:** 40

Moneris

- **String:** 50

Worldpay VAP

- **String:** 35

All other processors

- **String:** 60

Mapping Information

- **SCMP API Field:** bill_address1
- **SO API Field:** billTo_street1
billTo_street2

Additional address information.

**Example:** Attention: Accounts Payable

**Atos**

The value for this field must not include colons (:) or non-ASCII characters.

**Chase Paymentech Solutions, FDC Compass, and TSYS Acquiring Solutions**

This value is used for AVS.

**CyberSource through VisaNet**

**IMPORTANT:** When you populate billing street address 1 and billing street address 2, CyberSource through VisaNet concatenates the two values. If the concatenated value exceeds 40 characters, CyberSource through VisaNet truncates the value at 40 characters before sending it to Visa and the issuing bank. Truncating this value affects AVS results and therefore might also affect risk decisions and chargebacks.

Credit card networks cannot process transactions that contain non-ASCII characters. CyberSource through VisaNet accepts and stores non-ASCII characters correctly and displays them correctly in reports. However, the limitations of the credit card networks prevent CyberSource through VisaNet from transmitting non-ASCII characters to the credit card networks. Therefore, CyberSource through VisaNet replaces non-ASCII characters with meaningless ASCII characters for transmission to the credit card networks.

**Services**

This field is supported for the following services:

- **Authorization:** Optional
- **Capture:** Optional
- **Credit:** Optional

**Specifications**

- **Atos:**
  - **Type**: String
  - **Length**: 29
- **CyberSource through VisaNet:**
  - **Type**: String
  - **Length**: 40
- **Moneris:**
  - **Type**: String
Mapping Information

- SCMP API Field: bill_address2
- SO API Field: billTo_street2

**businessRules_declineAVSFlags**

List of AVS codes that cause the request to be declined for AVS reasons.
Use a space to separate the values in the list.

**IMPORTANT:** To receive declines for the AVS code N, include the value N in the list.

**Services**

This field is supported for the following service:

- **Authorization:** Optional

**Specifications**

- **Type:** String
- **Length:** 255

Mapping Information

- SCMP API Field: decline_avs_flags
- SO API Field: businessRules_declineAVSFlags

Related links:

  Address Verification System
businessRules_ignoreAVSResult

Flag for a sale request that specifies whether to allow the capture service to run even when the authorization receives an AVS decline.

An AVS decline is indicated by a reason code value of 200.

Possible values:

• true: Ignore the results of AVS checking and run the capture service.
• false (default): If the authorization receives an AVS decline, do not run the capture service.

When the value of this field is true, the list in the businessRules_declineAVSFlags field is ignored.

Services

This field is supported for the following services:

• Authorization: Optional

Specifications

• Type: String
• Length: 5

Mapping Information

• SCMP API Field: ignore_avs
• SO API Field: businessRules_ignoreAVSResult

Related links:

Address Verification System

businessRules_ignoreCVResult

Flag for a sale request that specifies whether to allow the capture service to run even when the authorization receives a CVN decline.

A CVN decline is indicated by a ccAuthReply_cvCode value of D or N.

Possible values:

• true: Ignore the results of CVN checking and run the capture service.
• false (default): If the authorization receives a CVN decline, do not run the capture service.
Services
This field is supported for the following services:

• **Authorization**: Optional

Specifications

• **Type**: String
• **Length**: 5

Mapping Information

• **SCMP API Field**: ignore_bad_cv
• **SO API Field**: businessRules_ignoreCVResult

Related links:
Card Verification Numbers

**card_accountEncoderID**

Identifier for the issuing bank that provided the customer’s encoded account number.
This field is supported only on Chase Paymentech Solutions. Contact the processor to obtain the bank’s ID.

Services

This field is supported for the following services:

• **Authorization**: Required when processing encoded account numbers
• **Credit**: Required when processing encoded account numbers

Specifications

• **Type**: String
• **Length**: 3

Mapping Information

• **REST Field**: paymentInformation.card.accountEncoderId
• **SCMP API Field**: account_encoder_id
• **SO API Field**: card_accountEncoderId

Related links:
Encoded Account Numbers
card_accountNumber

Customer’s payment card number.

Chase Paymentech Solutions

When processing encoded account numbers, use this field for the encoded account number.

Services

This field is supported for the following services:

• **Authorization**: Required
• **Credit**: Required

Specifications

• **Type**: Nonnegative integer
• **Length**: 20

Mapping Information

• **SCMP API Field**: customer_cc_number
• **SO API Field**: card_accountNumber

card_cardType

Type of card.

Each processor supports some of the following card types. No processor supports all of them.

Possible values:

• **001**: Visa. For all processors except Ingenico ePayments and SIX, the Visa Electron card type is processed the same way that the Visa debit card is processed. Use card type value 001 for Visa Electron.
• **002**: Mastercard and Eurocard, which is the European regional brand of Mastercard. For Eurocard, you must include the card type field in a request for an authorization or stand-alone credit.
• **003**: American Express.
• **004**: Discover.
• **005**: Diners Club.
• **006**: Carte Blanche. For this card type, you must include the card type field in a request for an authorization or stand-alone credit.
• **007**: JCB. For this card type, you must include the card type field in a request for an authorization or stand-alone credit.
• **014**: EnRoute. For this card type, you must include the card type field in a request for an authorization or stand-alone credit.

• **021**: JAL. For this card type, you must include the card type field in a request for an authorization or stand-alone credit.

• **024**: Maestro (UK Domestic). For this card type, you must include the card type field in a request for an authorization or stand-alone credit.

• **031**: Delta. Use this value only for Ingenico ePayments. For other processors, use **001** for all Visa card types. For this card type, you must include the card type field in a request for an authorization or stand-alone credit.

• **033**: Visa Electron. Use this value only for Ingenico ePayments and SIX. For other processors, use **001** for all Visa card types. For this card type, you must include the card type field in a request for an authorization or stand-alone credit.

• **034**: Dankort. For this card type, you must include the card type field in a request for an authorization or stand-alone credit.

• **036**: Cartes Bancaires. For this card type, you must include the card type field in a request for an authorization or stand-alone credit.

• **037**: Carta Si. For this card type, you must include the card type field in a request for an authorization or stand-alone credit.

• **039**: Encoded account number. This value is supported only on Chase Paymentech Solutions. For this value, you must include the card type field in a request for an authorization or stand-alone credit.

• **040**: UATP. For this card type, you must include the card type field in a request for an authorization or stand-alone credit.

• **042**: Maestro (International). For this card type, you must include the card type field in a request for an authorization or stand-alone credit.

• **050**: Hipercard. For this card type on Cielo 3.0, Getnet, or Rede, you must include the card type field in a request for an authorization or stand-alone credit. This card type is not supported on Cielo 1.5.

• **051**: Aura.

• **054**: Elo. For this card type on Getnet or Rede, you must include the card type field in a request for an authorization or stand-alone credit.

• **061**: RuPay.

• **062**: China UnionPay.

**CyberSource through VisaNet**

The value for this field corresponds to the following data in the TC 33 capture file:

• Record: CP01 TCR1

• Position: 70-71

• Field: Card ID
IMPORTANT: It is strongly recommended that you provide the card type even when it is optional for your processor and card type. Omitting the card type can cause the transaction to be processed with the wrong card type.

This field is supported for the following services:

- **Authorization**: Optional for most card types.
- **Credit**: Optional for most card types.¹

Specifications

- **Type**: String
- **Length**: 3

Mapping Information

- **SCMP API Field**: card_type
- **SO API Field**: card_cardType

Related links:
- CyberSource through VisaNet Acquirers
- Discover Acquisitions and Alliances
- Payment Processors
- TC 33 Capture File

**card_cvIndicator**

Flag that specifies whether a CVN code was sent.

Possible values:

- 0 (default): CVN service not requested. This default value is used when you do not include the **card_cvNumber** field in the request.
- 1 (default): CVN service requested and supported. This default value is used when you include the **card_cvNumber** field in the request.
- 2: CVN on payment card is illegible.
- 9: CVN was not imprinted on payment card.

Services

This field is supported for the following services:

- **Authorization**: Optional
Specifications

- **Type**: Nonnegative integer
- **Length**: 1

Mapping Information

- **SCMP API Field**: customer_cc_cv_indicator
- **SO API Field**: card_cvIndicator

Related links:
- Card Verification Numbers

**card_cvNumber**

CVN.

**Ingenico ePayments**

Do not include this field when `ccAuthService_commerceIndicator=recurring`.

**Services**

This field is supported for the following services:

- **Authorization**: Optional

Specifications

- **Type**: Nonnegative integer
- **Length**: 4

Mapping Information

- **SCMP API Field**: customer_cc_cv_number
- **SO API Field**: card_cvNumber

Related links:
- Card Verification Numbers

**card_expirationMonth**

Two-digit month in which the payment card expires.

**Format**: MM

**Possible values**: 01 through 12
Barclays and Streamline

For Maestro (UK Domestic) and Maestro (International) cards, this must be a valid value (01 through 12) but is not required to be a valid expiration date. In other words, an expiration date that is in the past does not cause CyberSource to reject a request. However, an invalid expiration date might cause the issuer to reject a request.

Chase Paymentech Solutions

For encoded account numbers (card_cardType=039), set the value for this field to 12 if the card does not provide an expiration date.

Services

This field is supported for the following services:

- **Authorization**: Required ²
- **Credit**: Required ¹, ²

Specifications

- **Type**: String
- **Length**: 2

Mapping Information

- SCMP API Field: customer_cc_expmo
- SO API Field: card_expirationMonth

**card_expirationYear**

Four-digit year in which the payment card expires.

Format: YYYY

Barclays and Streamline

For Maestro (UK Domestic) and Maestro (International) cards on Barclays and Streamline, this must be a valid value (1900 through 3000) but is not required to be a valid expiration date. In other words, an expiration date that is in the past does not cause CyberSource to reject a request. However, an invalid expiration date might cause the issuer to reject a request.

Chase Paymentech Solutions

For encoded account numbers (card_cardType=039), set the value for this field to 2021 if the card does not provide an expiration date.

FDC Nashville Global and FDMS South

You can provide two digits or four digits. When you provide two digits, they must be the last two digits of the year.
Services
This field is supported for the following services:

- **Authorization**: Required
- **Credit**: Required

Specifications

- FDC Nashville Global and FDMS South: Nonnegative integer (See description)
- All other processors:
  - Type: Nonnegative integer
  - Length: 4

Mapping Information

- **SCMP API Field**: `customer_cc_expyr`
- **SO API Field**: `card_expirationYear`

**card_issueNumber**

Number of times a Maestro (UK Domestic) card has been issued to the account holder.

The card might or might not have an issue number. The number can consist of one or two digits, and the first digit might be a zero. When you include this value in a request, include exactly what is printed on the card. A value of 2 is different than a value of 02.

Do not include the field, even with a blank value, if the card is not a Maestro (UK Domestic) card. The issue number is not required for Maestro (UK Domestic) transactions.

Services
This field is supported for the following services:

- **Authorization**: Optional
- **Credit**: Optional

Specifications

- **Type**: String
- **Length**: 5
Mapping Information

- **REST Field:** `paymentInformation.card.issueNumber`
- **SCMP API Field:** `customer_cc_issue_number`
- **SO API Field:** `card_issueNumber`

**card_productName**

Name of the card product.

This field is supported only for **BNDES** transactions on CyberSource through VisaNet.

Set the value for this field to **BNDES**.

The value for this field corresponds to the following data in the TC 33 capture file:

- **Record:** CP07 TCR4
- **Position:** 115-120
- **Field:** Brazil Country Data

**Services**

This field is supported for the following services:

- **Authorization:** Optional

**Specifications**

- **Type:** String
- **Length:** 15

Mapping Information

- **REST Field:** `paymentInformation.card.productName`
- **SCMP API Field:** `card_product_name`
- **SO API Field:** `card_productName`

Related links:

- [BNDES](#)
- [TC 33 Capture File](#)

**card_startMonth**

Month of the start of the Maestro (UK Domestic) card validity period.

Do not include the field, even with a blank value, if the card is not a Maestro (UK Domestic) card.
Possible values: 01 through 12.
The start date is not required for Maestro (UK Domestic) transactions.

Services
This field is supported for the following services:

- **Authorization**: Optional
- **Credit**: Optional

Specifications

- **Type**: String
- **Length**: 2
- **Format**: MM

Mapping Information

- **REST Field**: paymentInformation.card.startMonth
- **SCMP API Field**: customer_cc_startmo
- **SO API Field**: card_startMonth

**card_startYear**

Year of the start of the Maestro (UK Domestic) card validity period.
Do not include the field, even with a blank value, if the card is not a Maestro (UK Domestic) card.
The start date is not required for Maestro (UK Domestic) transactions.

Services
This field is supported for the following services:

- **Authorization**: Optional
- **Credit**: Optional

Specifications

- **Type**: Nonnegative Integer
- **Length**: 4
- **Format**: YYYY
Mapping Information

- **REST Field**: `paymentInformation.card.startYear`
- **SCMP API Field**: `customer_cc_startyr`
- **SO API Field**: `card_startYear`

**card_usage**

Flag that specifies how to use the card for the requested transaction.

This field is supported only for Mastercard transactions in Brazil on CyberSource through VisaNet.

Possible values:

- **C**: Credit transaction.
- **D**: Debit transaction.

The value for this field corresponds to the following data in the TC 33 capture file:

- **Record**: CP07 TCR0
- **Position**: 51
- **Field**: Combination Card Transaction Identifier

**Services**

This field is supported for the following services:

- **Authorization**: Optional

**Specifications**

- **Type**: String
- **Length**: 1

**Mapping Information**

- **REST Field**: `paymentInformation.card.useAs`
- **SCMP API Field**: `card_usage`
- **SO API Field**: `card_usage`

Related links:

- [TC 33 Capture File](#)
cardTypeSelectionIndicator

Flag that identifies how the card type was selected.
This field is supported only on Credit Mutuel- CIC.
Possible values:
- 0: Card type was selected based on default acquirer settings.
- 1: Customer selected the card type.

Services

This field is supported for the following services:
- **Authorization**: Required

Specifications

- **Type**: String
- **Length**: 1

Mapping Information

- **REST Field**: N/A
- **SCMP API Field**: card_type_selection_indicator
- **SO API Field**: cardTypeSelectionIndicator

Related links:
Cartes Bancaires Cards

category_affiliate

Affiliate organization.
This field is supported only on Worldpay VAP.
You can use this information for selective analytics and reporting.
Contact your processor to have your account enabled for this feature.

Services

This field is supported for the following services:
- **Authorization**: Optional
- **Capture**: Optional
- **Credit**: Optional
Specifications
- **Type**: String
- **Length**: 25

Mapping Information
- **SCMP API Field**: category_affiliate
- **SO API Field**: category_affiliate

category_campaign
Marketing campaign.
This field is supported only on Worldpay VAP.
You can use this information for selective analytics and reporting.
Contact your processor to have your account enabled for this feature.

Services
This field is supported for the following services:
- **Authorization**: Optional
- **Capture**: Optional
- **Credit**: Optional

Specifications
- **Type**: String
- **Length**: 25

Mapping Information
- **SCMP API Field**: category_campaign
- **SO API Field**: category_campaign

category_group
Merchant-defined category or group.
This field is supported only on Worldpay VAP.
You can use this information for selective analytics and reporting.
Contact your processor to have your account enabled for this feature.

Services
This field is supported for the following services:

- **Authorization**: Optional
- **Capture**: Optional
- **Credit**: Optional

Specifications
- **Type**: String
- **Length**: 25

Mapping Information
- **SCMP API Field**: category_group
- **SO API Field**: category_group

**ccAuthReversalService_authRequestID**
Request ID of the authorization for which you are requesting this service.

Services
This field is supported for the following services:

- **Authorization Reversal**: Required
- **Capture**: Required when the authorization and capture are not included in the same request
- **Check Status**: Required
- **Incremental Authorization**: Required

Specifications
- **Type**: String
- **Length**: 26

Mapping Information
- **SCMP API Field**: auth_request_id
- **SO API Fields**: 

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– ccAuthReversalService_authRequestID
– ccCaptureService_authRequestID
– ccCheckStatusService_authRequestID
– ccIncrementalAuthService_authRequestID

ccAuthReversalService_authRequestToken

Request token for the authorization for which you are requesting this service.
This value is an encoded string that contains no confidential information, such as an account
number or card verification number.

Services

This field is supported for the following services:

• **Authorization Reversal**: Optional
• **Capture**:
  – Atos: Required for Atos; otherwise optional
    When you request the authorization and capture together, a request token is not
    required for the capture.

Specifications

• **Type**: String
• **Length**: 256

Mapping Information

• **SCMP API Field**: auth_request_token
• **SO API Fields**:
  – ccAuthReversalService_authRequestToken
  – ccCaptureService_authRequestToken

ccAuthReversalService_reversalReason

Reason for the authorization reversal.
Set the value for this field to 34, which indicates suspected fraud.
This field is ignored for processors that do not support this value.
Services

This field is supported for the following services:

- **Authorization**: Optional

Specifications

- **Type**: String
- **Length**: 3

Mapping Information

- **REST Field**: reversalInformation.reason
- **SCMP API Field**: auth_reversal_reason
- **SO API Field**: ccAuthReversalService_reversalReason

---

**ccAuthReversalService_run**

Flag that specifies whether to include the authorization reversal service in the request. Possible values:

- **true**: Include the authorization reversal service in the request.
- **false** (default): Do not include the authorization reversal service in the request.

---

Services

This field is supported for the following services:

- **Authorization Reversal**: Required

Specifications

- **Type**: String
- **Length**: 5

Mapping Information

- **REST Field**: No Corresponding Field
- **SCMP API Field**: No Corresponding Field
- **SO API Field**: ccAuthReversalService_run
Related links:
- Reversing an Authorization

ccAuthService_aggregatorID

Value that identifies you as a payment aggregator.

Get this value from the processor.

CyberSource through VisaNet

The value for this field corresponds to the following data in the TC 33 capture file:

- Record: CP01 TCR6
- Position: 95-105
- Field: Market Identifier / Payment Facilitator ID

FDC Compass

This value must consist of uppercase characters.

Services

This field is supported for the following services:

- **Authorization:**
  - American Express Direct: Required for aggregator transactions.
  - CyberSource through VisaNet: Required for aggregator transactions with American Express, Mastercard, and Visa. Otherwise, not used.
  - FDC Compass: Required for aggregator transactions with all supported card types.
  - FDC Nashville Global: Required for aggregator transactions with all supported card types.

- **Capture:**
  - American Express Direct: Required for aggregator transactions.
  - CyberSource through VisaNet: Not used.
  - FDC Compass: Required for aggregator transactions with all supported card types.
  - FDC Nashville Global: Required for aggregator transactions with all supported card types.

- **Credit:**
  - American Express Direct: Required for aggregator transactions.
  - CyberSource through VisaNet: Not used.
  - FDC Compass: Required for aggregator transactions with all supported card types.
  - FDC Nashville Global: Required for aggregator transactions with all supported card types.
Specifications

- **Type:** String
- **Length:**
  - American Express Direct: 20
  - CyberSource through VisaNet: American Express: 20, Mastercard: 11, Visa: 11
  - FDC Compass: 20
  - FDC Nashville Global: 15

Mapping Information

- **REST Field:** aggregatorInformation.aggregatorId
- **SCMP API Field:** aggregator_id
- **SO API Fields:**
  - ccAuthService_aggregatorID
  - ccCaptureService_aggregatorID
  - ccCreditService_aggregatorID

Related links:
  - Aggregator Support
  - TC 33 Capture File

**ccAuthService_aggregatorName**

Payment aggregator business name.

**CyberSource through VisaNet**

The value for this field does not map to the TC 33 capture file.

**FDC Compass**

This value must consist of uppercase characters.

Services

This field is supported for the following services:

- **Authorization:**
  - American Express Direct: Required for aggregator transactions.
  - CyberSource through VisaNet: Required for aggregator transactions with American Express. Otherwise, not used.
  - FDC Compass: Required for aggregator transactions with Mastercard. Otherwise, not used.
- FDC Nashville Global: Required for aggregator transactions with all supported card types.

- **Capture:**
  - American Express Direct: Required for aggregator transactions.
  - CyberSource through VisaNet: Not used.
  - FDC Compass: Required for aggregator transactions with Mastercard. Otherwise, not used.
  - FDC Nashville Global: Required for aggregator transactions with all supported card types.

- **Credit:**
  - American Express Direct: Required for aggregator transactions.
  - CyberSource through VisaNet: Not used.
  - FDC Compass: Required for aggregator transactions with Mastercard. Otherwise, not used.
  - FDC Nashville Global: Required for aggregator transactions with all supported card types.

**Specifications**

- **Type:** String
- **Length:**
  - American Express Direct: Maximum length of the aggregator name depends on the length of the sub-merchant name. The combined length for both values must not exceed 37 characters.
  - CyberSource through VisaNet: With American Express, the maximum length of the aggregator name depends on the length of the sub-merchant name. The combined length for both values must not exceed 37 characters. Otherwise, not used.
  - FDC Compass: 37
  - FDC Nashville Global: 12

**Mapping Information**

- **REST Field:** aggregatorInformation.name
- **SCMP API Field:** aggregator_name
- **SO API Fields:**
  - ccAuthService_aggregatorName
  - ccCaptureService_aggregatorName
  - ccCreditService_aggregatorName

Related links:
ccAuthService_authType

Authorization type.

Authorization Service

Possible values:

- AUTOCAPTURE: Automatic capture.
- STANDARDCAPTURE: Standard capture.
- verbal: Forced capture.

Asia, Middle East, and Africa Gateway; Cielo; Comercio Latino; and CyberSource Latin American Processing

Set this field to AUTOCAPTURE and include it in a bundled request to indicate that you are requesting an automatic capture. If your account is configured to enable automatic captures, set this field to STANDARDCAPTURE and include it in a standard authorization or bundled request to indicate that you are overriding an automatic capture.

CyberSource Latin American Processing is the name of a specific processing connection. CyberSource Latin American Processing does not refer to the general topic of processing in Latin America. The information in this field description, or in this section of the field description, is for the specific processing connection called CyberSource Latin American Processing. It is not for any other Latin American processors.

Capture Service

Set the value for this field to verbal, which indicates that the capture request is for a verbally authorized transaction.

Services

This field is supported for the following services:

- Authorization:
  - Required or forced captures. See description for requirements for automatic captures and standard captures.
- Capture: Required for verbal authorizations.

Specifications

Authorization:

- Asia, Middle East, and Africa Gateway; Cielo; Comercio Latino; and CyberSource Latin American Processing:
  - Type: String
  - Length: 15
• All Other Processors:
  – Type: String
  – Length: 6

Capture:
• Type: String
• Length:

Mapping Information
• SCMP API Field: auth_type
• SO API Fields:
  – ccAuthService_authType
  – ccCaptureService_authType

Related links:
  Automatic Captures
  Forced Captures
  Verbal Authorizations

ccAuthService_billPayment
Visa bill payment flag.

Authorization Service
Flag that specifies whether this payment is for a bill or for an existing contractual loan.
This value is case sensitive. Possible values:
• true: Visa bill payment or loan payment.
• false (default): Not a Visa bill payment or loan payment.

Capture Service
Flag that specifies whether this is a credit for a bill that the customer paid with a Visa card.
Possible values:
• true: Credit for a Visa bill payment.
• false (default): Not a credit for a Visa bill payment.

Services
This field is supported for the following services:
• Authorization: Optional
• Credit: Optional
Specifications

- **Type:** String
- **Length:** 5

Mapping Information

- **SCMP API Field:** bill_payment
- **SO API Fields:**
  - ccAuthService_billPayment
  - ccCreditService_billPayment

Related links:
- Visa Bill Payments
- Visa Debt Repayments

**ccAuthService_captureDate**

Date on which you want the capture to occur.

This field is supported only on CyberSource through VisaNet.

Services

This field is supported for the following services:

- **Authorization:** Optional

Specifications

- **Type:** String
- **Length:** 4
- **Format:** MMDD

Mapping Information

- **REST Field:** processingInformation.captureOptions.dateToCapture
- **SCMP API Field:** auth_capture_date
- **SO API Field:** ccAuthService_captureDate

**ccAuthService_cavv**

Cardholder authentication verification value (CAVV).
Services

This field is supported for the following services:

- **Authorization**: Requirements depend on processor and type of payer authentication

Specifications

- **Type**: String
- **Length**: 40

Mapping Information

- **REST Field**: consumerAuthenticationInformation.cavv
- **SCMP API Field**: cavv
- **SO API Field**: ccAuthService_cavv

Related links:

- [Payer Authentication](#)

**ccAuthService_cavvAlgorithm**

Algorithm used to generate the CAVV for Visa Secure or the UCAF authentication data for Mastercard Identity Check.

Services

This field is supported for the following services:

- **Authorization**: Requirements depend on processor and type of payer authentication

Specifications

- **Type**: String
- **Length**: 1

Mapping Information

- **REST Field**: consumerAuthenticationInformation.cavvAlgorithm
- **SCMP API Field**: cavv_algorithm
- **SO API Field**: ccAuthService_cavvAlgorithm
ccAuthService_commerceIndicator

Type of transaction.

Some payment card companies use this information when determining discount rates.

Authorization Service

Possible values:

- aesk: Successful American Express SafeKey transaction.
- aesk_attempted: American Express SafeKey transaction was attempted but not authenticated.
- install: Installment payment.
- install_internet: Installment payment.
- internet (default for authorizations): E-commerce order placed using a web site.
  On Ingenico ePayments, internet is supported only for Cartes Bancaires.
- js: Successful JCB J/Secure transaction.
- js_attempted: JCB J/Secure transaction was attempted but not authenticated.
- moto: Mail order or telephone order.
  Not supported on Cielo or UATP. On Ingenico ePayments, moto is supported only for Cartes Bancaires.
- moto_cc: Mail order or telephone order from a call center.
  This value is available only on the Asia, Middle East, and Africa Gateway.
- pb: Successful ProtectBuy transaction.
- pb_attempted: ProtectBuy transaction was attempted but not authenticated.
- recurring: Recurring payment that is a U.S. transaction or non-U.S. mail order / telephone order (MOTO) transaction.
- recurring_internet: Recurring payment that is a non-U.S. e-commerce (Internet) transaction.
- retail: Card-present transaction.
- rpy: RuPay PaySecure.
- spa: Mastercard Identity Check transaction.
- spa_failure: Mastercard Identity Check authentication failed. Available only for Elavon, HSBC, and Streamline.
- vbb: Successful Visa Secure transaction.
- vbb_attempted: Visa Secure transaction was attempted but not authenticated.
- vbb_failure: Visa Secure authentication failed. Available only for HSBC and Streamline.

Credit Service

Possible values:
• internet: E-commerce order placed using a web site.
  On Ingenico ePayments, internet is supported only for Cartes Bancaires.
• moto: Mail order or telephone order.
  Not supported on Cielo or UATP.
  On Ingenico ePayments, moto is supported only for Cartes Bancaires.
• recurring: Recurring payment that is a U.S. transaction or non-U.S. mail order / telephone order (MOTO) transaction.
• recurring_internet: Recurring payment that is a non-U.S. e-commerce (Internet) transaction.

**Ingenico ePayments**

When you omit this field for Ingenico ePayments, the processor uses the default transaction type they have on file for you.

**Services**

This field is supported for the following services:

- **Authorization**: Required for payer authentication transactions; otherwise, optional
- **Credit**: Required for stand-alone credits on Chase Paymentech solutions; otherwise, optional

**Specifications**

- **Type**: String
- **Length**: 20

**Mapping Information**

- **SCMP API Field**: e_commerce_indicator
- **SO API Field or Authorization Service**: ccAuthService_commerceIndicator
- **SO API Field or Credit Service**: ccCreditService_commerceIndicator

Related links:
- American Express SafeKey
- Installment Payments
- JCB J/Secure
- Mastercard Identity Check
- ProtectBuy
- Recurring Payments
- RuPay PaySecure
- Visa Secure
- Card-Present Processing Using the Simple Order API
ccAuthService_cryptocurrencyPurchase

Flag that specifies whether the payment is for the purchase of cryptocurrency.
This field is supported only for Visa transactions on CyberSource through VisaNet.
Possible values:
  • true: Payment is for the purchase of cryptocurrency.
  • false (default): Payment is not for the purchase of cryptocurrency.
The value for this field does not map to the TC 33 capture file. 5

Services

This field is supported for the following services:
  • Authorization: Optional

Specifications

  • Type: String
  • Length: 5

Mapping Information

  • SCMP API Field: cryptocurrency_purchase
  • SO API Field: ccAuthService_cryptocurrencyPurchase

ccAuthService_delegatedAuthenticationExemptionIndicator

Exemption indicator for delegated authentication.
This flag specifies whether the transaction is exempt from strong customer authentication (SCA) requirements in Europe because the authentication was delegated to a different provider, such as an acquirer or payment technology provider (PTP).

Possible values:
  • 0 (default): Not exempt.
  • 1: Exempt from SCA requirements because the authentication was delegated to a different provider

Services

This field is supported for the following services:
• Enter the generic name of the service, such as Authorization. Do not use API-specific service names in this list, such as ics_auth.

• For request fields, specify whether the field is Required or Optional for the listed service, for example:
  • Authorization: Optional

Specifications

• Type: String
• Length: 1

Mapping Information

• REST Field: consumerAuthenticationInformation.strongAuthentication.delegatedAuthenticationExemptionIndicator
• SCMP API Field: delegated_authentication_exemption_indicator
• SO API Field: ccAuthService_delegatedAuthenticationExemptionIndicator

Related links:
  Strong Customer Authentication

ccAuthService_directoryServerTransactionID

Transaction ID that the Mastercard directory server generates during authentication.

CyberSource through VisaNet

The value for this field corresponds to the following data in the TC 33 capture file:

• Record: CP01 TCR7
• Position: 114-149
• Field: MC AVV Verification—Directory Server Transaction ID

Services

This field is supported for the following services:

• Authorization: Required for Mastercard Identity Check 2.0 transactions

Specifications

• Type: String
• Length: 36
Mapping Information

- **SCMP API Field**: directory_server_transaction_id
- **SO API Fields**: ccAuthService_directoryServerTransactionID

Related links:
- Mastercard Identity Check
- TC 33 Capture File

**ccAuthService_eciRaw**

Raw electronic commerce indicator (ECI).

**Services**

This field is supported for the following services:

- **Authorization**: Requirements depend on processor and type of payer authentication

**Specifications**

- **Type**: String
- **Length**: 2

**Mapping Information**

- **REST Field**: consumerAuthenticationInformation.eciRaw
- **SCMP API Field**: eci_raw
- **SO API Field**: ccAuthService_eciRaw

Related links:
- Payer Authentication

**ccAuthService_firstRecurringPayment**

Flag that specifies whether this transaction is the first in a series of recurring payments. This field is supported only on Atos, FDC Nashville Global, and OmniPay Direct.

**Atos and OmniPay Direct**

Possible values:

- **Y**: Yes, this is the first payment in a series of recurring payments.
- **N** (default): No, this is not the first payment in a series of recurring payments.

**FDC Nashville Global**
Possible values:
• **TRUE**: Yes, this is the first payment in a series of recurring payments.
• **FALSE** (default): No, this is not the first payment in a series of recurring payments.

Services

This field is required or optional for the following service:

• **Authorization**: Optional

Specifications

• **Type**: String
• **Length**: 5

Mapping Information

• **SCMP API Field**: auth_first_recurring_payment
• **SO API Field**: ccAuthService_firstRecurringPayment

Related links:
  
  Recurring Payments

ccAuthService_leastCostRouting

Flag that specifies whether to request that the processor use least-cost routing for the transaction.

This field is supported only on Worldpay VAP.

When the request includes this field, this value overrides the information in your account.

Possible values:
• **true**: Request that the processor use least-cost routing for the transaction
• **false** (default): Do not request that the processor use least-cost routing for the transaction

Services

This field is supported for the following services:

• **Authorization**: Optional

Specifications

• **Type**: String
• **Length**: 5
Mapping Information

- **SCMP API Field:** auth_least_cost_routing
- **SO API Field:** ccAuthService_leastCostRouting

Related links:
- [Least-Cost Routing](#)

### ccAuthService_lowValueExemptionIndicator

Exemption indicator for low payment amount.

This flag specifies whether the transaction is exempt from strong customer authentication (SCA) requirements in Europe because the payment amount is low.

Possible values:

- 0 (default): Not exempt.
- 1: Exempt from SCA requirements because the payment amount is low.

**CyberSource through VisaNet**

The value for this field corresponds to the following data in the TC 33 capture file:

- **Record:** CP01 TCR8
- **Position:** 126
- **Field:** Low Value Exemption Indicator

**Services**

This field is supported for the following services:

- **Authorization:** Optional

**Specifications**

- **Type:** String
- **Length:** 1

**Mapping Information**

- **SCMP API Field:** low_value_exemption_indicator
- **SO API Fields:** ccAuthService_lowValueExemptionIndicator

Related links:
- [Strong Customer Authentication](#)
- [TC 33 Capture File](#)
ccAuthService_overridePaymentMethod

Type of account associated with the card.

This field is supported only for transactions with Brazilian-issued combo cards on Cielo, Comercio Latino, and CyberSource through VisaNet.

The customer provides this information during the payment process.

Combo cards in Brazil contain credit and debit functionality in a single card. The Visa network uses a credit bank identification number (BIN) for this type of card. Using the BIN to determine whether a card is debit or credit can cause transactions with these cards to be processed incorrectly. This field enables the customer to specify whether the card should be used as a credit card or a debit card for the transaction.

Cielo and Comercio Latino

On these processors, this field is supported only for authorizations. Possible values:

- CR: Credit card.
- DB: Debit card.

CyberSource through VisaNet

For combo card transactions with Mastercard in Brazil, the card_usage field is also supported.

Possible values:

- CH: Checking account.
- CR: Credit card account.
- LI: Line of credit or credit portion of combo card.
- PP: Prepaid card or prepaid portion of combo card.
- SA: Savings account.

The value for this field corresponds to the following data in the TC 33 capture file:

- Record: CP07 TCR0
- Positions: 42-43
- Field: Account Selection

Services

This field is supported for the following services:

- **Authorization**: Required for combo card transactions in Brazil on Cielo, Comercio Latino, and CyberSource through VisaNet
- **Credit**: Required for combo card transactions in Brazil on CyberSource through VisaNet

Specifications

- **Type**: String
• Length: 2

Mapping Information
• SCMP API Field: override_payment_method
• SO API Fields:
  – ccAuthService_overridePaymentMethod
  – ccCreditService_overridePaymentMethod

Related links:
  TC 33 Capture File

ccAuthService_overridePaymentDetails

Type of account for a line of credit or prepaid card.

This field is supported only for combo card transactions in Brazil on CyberSource through VisaNet.

Include this field when the value for the ccAuthService_overridePaymentMethod or ccCreditService_overridePaymentMethod field is line of credit (LI) or prepaid card (PP).

Line of Credit
Possible values:
• AGRC: Visa Agro Custeio.
• AGRE: Visa Agro Electron.
• AGRI: Visa Agro Investimento.
• AGRO: Visa Agro.

Prepaid Card
Possible values:
• VVA: Visa Vale Alimentacao.
• VVF: Visa Vale Flex.
• VVR: Visa Vale Refeicaco.

TC 33 Capture File
The value for this field corresponds to the following data in the TC 33 capture file:
• Record: CP07 TCR0
• Position: 44-47
• Field: Account Accessed

Services
This field is supported for the following services:
• **Authorization**: Required for combo card line-of-credit and prepaid-card transactions in Brazil on CyberSource through VisaNet

• **Credit**: Required for combo card line-of-credit and prepaid-card transactions in Brazil on CyberSource through VisaNet

Specifications

• **Type**: String

• **Length**: 4

Mapping Information

• **SCMP API Field**: override_payment_details

• **SO API Fields**:
  – ccAuthService_overridePaymentDetails
  – ccCreditService_overridePaymentDetails

Related links:

  TC 33 Capture File

ccAuthService_paresStatus

Payer authentication response status.

Services

This field is supported for the following services:

• **Authorization**: Requirements depend on processor and type of payer authentication

Specifications

• **Type**: String

• **Length**: 1

Mapping Information

• **REST Field**: consumerAuthenticationInformation.paresStatus

• **SCMP API Field**: pares_status

• **SO API Field**: ccAuthService_paresStatus

Related links:

  Payer Authentication
ccAuthService_partialAuthIndicator

Flag that specifies whether to enable the transaction for partial authorization.

When a request includes this field, this value overrides the information in your account. Possible values:

- true: Enable the transaction for partial authorization.
- false: Do not enable the transaction for partial authorization.

CyberSource through VisaNet

To set the default for this field, contact customer support.

The value for this field corresponds to the following data in the TC 33 capture file:

- Record: CP01 TCR0
- Position: 164
- Field: Additional Authorization Indicators

Services

This field is supported for the following services:

- **Authorization**: Optional

Specifications

- **Type**: String
- **Length**: 5

Mapping Information

- SCMP API Field: auth_partial_auth_indicator
- SO API Field: ccAuthService_partialAuthIndicator

Related links:

- Partial Authorizations
- TC 33 Capture File

ccAuthService_paSpecificationVersion

3D Secure version that was used to process the Mastercard Identity Check transaction.

**Example**: 1.0.2

**Example**: 2.0.0

CyberSource through VisaNet

The value for this field corresponds to the following data in the TC 33 capture file:
Services

This field is supported for the following services:

- **Authorization**: Required for Mastercard Identity Check transactions

Specifications

- **Type**: String
- **Length**: 20

Mapping Information

- **SCMP API Field**: pa_specification_version
- **SO API Field**: ccAuthService_paSpecificationVersion

Related links:
- Mastercard Identity Check
- TC 33 Capture File

ccAuthService_riskAnalysisExemptionIndicator

Exemption indicator for low risk.

This flag specifies whether the transaction is exempt from strong customer authentication (SCA) requirements in Europe because it is a low-risk transaction.

Low-risk transactions are described by the Payments Service Directive 2/Regulatory Technical Standards (PSD2/RTS) regulations.

Possible values:

- 0 (default): Not exempt.
- 1: Exempt from SCA requirements because the transaction is low risk.

**CyberSource through VisaNet**

To set the default for this field, contact customer support.

The value for this field corresponds to the following data in the TC 33 capture file:

- **Record**: CP01 TCR8
- **Position**: 127
- **Field**: Transaction Risk Analysis Exemption Indicator
Services
This field is supported for the following services:

- **Authorization**: Optional

Specifications

- **Type**: String
- **Length**: 1

Mapping Information

- **SCMP API Field**: risk_analysis_exemption_indicator
- **SO API Field**: ccAuthService_riskAnalysisExemptionIndicator

Related links:
- Strong Customer Authentication
- TC 33 Capture File

**ccAuthService_run**

Flag that specifies whether to include the authorization service in the request.

Possible values:

- **true**: Include the authorization service in the request.
- **false** (default): Do not include the authorization service in the request.

Services

This field is supported for the following services:

- **Authorization**: Required

Specifications

- **Type**: String
- **Length**: 5

Mapping Information

- **REST Field**: No corresponding field
- **SCMP API Field**: No corresponding field
- **SO API Field**: ccAuthService_run
ccAuthService_secureCorporatePaymentIndicator

Exemption indicator for secure corporate payment.
This flag specifies whether the transaction is exempt from strong customer authentication (SCA) requirements in Europe because the payment is a secure corporate payment.

Possible values:
- 0 (default): Not exempt.
- 1: Exempt from SCA requirements because the payment is a secure corporate payment.

CyberSource through VisaNet

The value for this field corresponds to the following data in the TC 33 capture file:
- Record: CP01 TCR8
- Position: 129
- Field: Secure Corporate Payment Indicator

Services

This field is supported for the following services:
- **Authorization**: Optional

Specifications

- **Type**: String
- **Length**: 1

Mapping Information

- **SCMP API Field**: secure_corporate_payment_indicator
- **SO API Field**: ccAuthService_secureCorporatePaymentIndicator

Related links:
- Strong Customer Authentication
- TC 33 Capture File

ccAuthService_trustedMerchantExemptionIndicator

Exemption indicator for trusted merchant.
This flag specifies whether the transaction is exempt from strong customer authentication (SCA) requirements in Europe because the customer trusts you.

Possible values:

- 0 (default): Not exempt.
- 1: Exempt from SCA requirements because the customer trusts the merchant.

**CyberSource through VisaNet**

The value for this field corresponds to the following data in the TC 33 capture file:

- Record: CP01 TCR8
- Position: 128
- Field: Trusted Merchant Exemption Indicator

**Services**

This field is supported for the following services:

- **Authorization**: Optional

**Specifications**

- **Type**: String
- **Length**: 1

**Mapping Information**

- **SCMP API Field**: trusted_merchant_exemption_indicator
- **SO API Field**: ccAuthService_trustedMerchantExemptionIndicator

Related links:

- [Strong Customer Authentication](#)
- [TC 33 Capture File](#)

### ccAuthService_verbalAuthCode

Authorization code.

**Authorization Service**

Authorization code you received from an authorization that you performed outside the system.

**Capture Service**

Authorization code that you received verbally.
Services
This field is supported for the following services:

- **Authorization**: Required for forced captures
- **Capture**: Required for verbal authorizations

Specifications

- **Authorization**:
  - Type: String
  - Length: 6

- **Capture**:
  - JCN Gateway:
    - Type: String
    - Length: 7
  - All other processors:
    - Type: String
    - Length: 6

Mapping Information

- **SCMP API Field**: auth_code
- **SO API Fields**:
  - ccAuthService_verbalAuthCode
  - ccCaptureService_verbalAuthCode

Related links:
- Forced Captures
- Verbal Authorizations

**ccAuthService_veresEnrolled**

Verification response enrollment status.

Services

This field is supported for the following services:

- **Authorization**: Requirements depend on processor and type of payer authentication
Specifications

- **Type**: String
- **Length**: 1

Mapping Information

- **REST Field**: consumerAuthenticationInformation.veresEnrolled
- **SCMP API Field**: veres_enrolled
- **SO API Field**: cc AuthService_veresEnrolled

Related links:
  - [Payer Authentication](#)

**ccAuthService_verificationType**

Type of customer verification data you are requesting.

This field is supported only for Mastercard installment payments in Poland on CyberSource through VisaNet.

After receiving the authorization request, the issuer sends you the type of data you requested by means of a communication method or network that does not include CyberSource through VisaNet. Use the data to verify the customer's identity.

Possible values:

- **01**: Customer's personal data.
- **02**: Customer's age.

**Services**

This field is supported for the following services:

- **Authorization**: Optional

Specifications

- **Type**: String
- **Length**: 2

Mapping Information

- **REST Field**: issuerInformation.verificationType
- **SCMP API Field**: auth_verification_type
- **SO API Field**: ccAuthService_verificationType
ccAuthService_xid

Transaction identifier.

Services

This field is supported for the following services:

- **Authorization**: Requirements depend on processor and type of payer authentication

Specifications

- **Type**: String
- **Length**: 40

Mapping Information

- **REST Field**: xid
- **SCMP API Field**: xid
- **SO API Field**: ccAuthService_xid

Related links:
- [Payer Authentication](#)

ccCaptureService_aggregatorID

Value that identifies you as a payment aggregator.

Get this value from the processor.

**CyberSource through VisaNet**

The value for this field corresponds to the following data in the TC 33 capture file:

- **Record**: CP01 TCR6
- **Position**: 95-105
- **Field**: Market Identifier / Payment Facilitator ID

**FDC Compass**

This value must consist of uppercase characters.
Services

This field is supported for the following services:

- **Authorization:**
  - American Express Direct: Required for aggregator transactions.
  - CyberSource through VisaNet: Required for aggregator transactions with American Express, Mastercard, and Visa. Otherwise, not used.
  - FDC Compass: Required for aggregator transactions with all supported card types.
  - FDC Nashville Global: Required for aggregator transactions with all supported card types.

- **Capture:**
  - American Express Direct: Required for aggregator transactions.
  - CyberSource through VisaNet: Not used.
  - FDC Compass: Required for aggregator transactions with all supported card types.
  - FDC Nashville Global: Required for aggregator transactions with all supported card types.

- **Credit:**
  - American Express Direct: Required for aggregator transactions.
  - CyberSource through VisaNet: Not used.
  - FDC Compass: Required for aggregator transactions with all supported card types.
  - FDC Nashville Global: Required for aggregator transactions with all supported card types.

Specifications

- **Type:** String
- **Length:**
  - American Express Direct: 20
  - CyberSource through VisaNet: American Express: 20, Mastercard: 11, Visa: 11
  - FDC Compass: 20
  - FDC Nashville Global: 15

Mapping Information

- **REST Field:** aggregatorInformation.aggregatorId
- **SCMP API Field:** aggregator_id
- **SO API Fields:**
  - ccAuthService_aggregatorId
– ccCaptureService_aggregatorID
– ccCreditService_aggregatorID

Related links:
Aggregator Support
TC 33 Capture File

ccCaptureService_aggregatorName
Payment aggregator business name.

CyberSource through VisaNet
The value for this field does not map to the TC 33 capture file.

FDC Compass
This value must consist of uppercase characters.

Services
This field is supported for the following services:

• Authorization:
  – American Express Direct: Required for aggregator transactions.
  – CyberSource through VisaNet: Required for aggregator transactions with American Express. Otherwise, not used.
  – FDC Compass: Required for aggregator transactions with Mastercard. Otherwise, not used.
  – FDC Nashville Global: Required for aggregator transactions with all supported card types.

• Capture:
  – American Express Direct: Required for aggregator transactions.
  – CyberSource through VisaNet: Not used.
  – FDC Compass: Required for aggregator transactions with Mastercard. Otherwise, not used.
  – FDC Nashville Global: Required for aggregator transactions with all supported card types.

• Credit:
  – American Express Direct: Required for aggregator transactions.
  – CyberSource through VisaNet: Not used.
  – FDC Compass: Required for aggregator transactions with Mastercard. Otherwise, not used.
  – FDC Nashville Global: Required for aggregator transactions with all supported card types.
Specifications

- **Type**: String
- **Length**:
  - American Express Direct: Maximum length of the aggregator name depends on the length of the sub-merchant name. The combined length for both values must not exceed 37 characters.
  - CyberSource through VisaNet: With American Express, the maximum length of the aggregator name depends on the length of the sub-merchant name. The combined length for both values must not exceed 37 characters. Otherwise, not used.
  - FDC Compass: 37
  - FDC Nashville Global: 12

Mapping Information

- **REST Field**: `aggregatorInformation.name`
- **SCMP API Field**: `aggregator_name`
- **SO API Fields**:
  - `ccAuthService_aggregatorName`
  - `ccCaptureService_aggregatorName`
  - `ccCreditService_aggregatorName`

Related links: [Aggregator Support](#)

**ccCaptureService_authRequestID**

Request ID of the authorization for which you are requesting this service.

**Services**

This field is supported for the following services:

- **Authorization Reversal**: Required
- **Capture**: Required when the authorization and capture are not included in the same request
- **Check Status**: Required
- **Incremental Authorization**: Required

**Specifications**

- **Type**: String
• Length: 26

Mapping Information
• SCMP API Field: auth_request_id
• SO API Fields:
  – ccAuthReversalService_authRequestID
  – ccCaptureService_authRequestID
  – ccCheckStatusService_authRequestID
  – ccIncrementalAuthService_authRequestID

**ccCaptureService_authRequestToken**
Request token for the authorization for which you are requesting this service.
This value is an encoded string that contains no confidential information, such as an account number or card verification number.

**Services**
This field is supported for the following services:
• Authorization Reversal: Optional
• Capture:
  – Atos: Required for Atos; otherwise optional
    When you request the authorization and capture together, a request token is not required for the capture.

**Specifications**
• Type: String
• Length: 256

Mapping Information
• SCMP API Field: auth_request_token
• SO API Fields:
  – ccAuthReversalService_authRequestToken
  – ccCaptureService_authRequestToken
ccCaptureService_authType

Authorization type.

Authorization Service

Possible values:

- AUTOCAPTURE: Automatic capture.
- STANDARDCAPTURE: Standard capture.
- verbal: Forced capture.

Asia, Middle East, and Africa Gateway; Cielo; Comercio Latino; and CyberSource Latin American Processing

Set this field to AUTOCAPTURE and include it in a bundled request to indicate that you are requesting an automatic capture. If your account is configured to enable automatic captures, set this field to STANDARDCAPTURE and include it in a standard authorization or bundled request to indicate that you are overriding an automatic capture.

CyberSource Latin American Processing is the name of a specific processing connection. CyberSource Latin American Processing does not refer to the general topic of processing in Latin America. The information in this field description, or in this section of the field description, is for the specific processing connection called CyberSource Latin American Processing. It is not for any other Latin American processors.

Capture Service

Set the value for this field to verbal, which indicates that the capture request is for a verbally authorized transaction.

Services

This field is supported for the following services:

- Authorization:
  - Required or forced captures. See description for requirements for automatic captures and standard captures.
- Capture: Required for verbal authorizations.

Specifications

Authorization:

- Asia, Middle East, and Africa Gateway; Cielo; Comercio Latino; and CyberSource Latin American Processing:
  - Type: String
  - Length: 15
- All Other Processors:
  - Type: String
Capture:

- **Type:** String
- **Length:** 6

Mapping Information

- **SCMP API Field:** auth_type
- **SO API Fields:**
  - ccAuthService_authType
  - ccCaptureService_authType

Related links:
  - Automatic Captures
  - Forced Captures
  - Verbal Authorizations

**ccCaptureService_dpdeBillingMonth**

Dynamic payment descriptor extension (DPDE) that specifies the month for which you are billing the customer.

This field is supported only on JCN Gateway and is not supported for all Japanese acquirers.

Depending on your business model, you might bill for a service that has already been provided, such as a telephone service, or you might bill for a service that is going to be provided, such as a subscription to investment information. This value lets the customer know which month the payment is for.

**Services**

This field is supported for the following services:

- **Capture:** Optional
- **Credit:** Optional

**Specifications**

- **Type:** String
- **Length:** 4

Mapping Information

- **SCMP API Field:** dpde_billing_month
- **SO API Field:**
ccCaptureService_dpdeBillingMonth
ccCreditService_dpdeBillingMonth

ccCaptureService_posData

Point-of-sale data.
This field is supported only for the American Express card type on FDMS South.
This field enables you to comply with American Express CAPN requirements.

 Forced Capture
Obtain the value for this field from the authorization reply.

 Verbal Authorization
You cannot obtain a value for this field so the default value is used. The default value is generated based on various factors of the transaction such as:

• Whether the transaction is an e-commerce transaction.
• Whether the transaction is a card present transaction.
• Whether the payment data is swiped or keyed.

Services
This field is supported for the following services:

• Capture: Required for verbal authorizations and forced captures with the American Express card type on FDMS South

Specifications

• Type: String
• Length: 12

Mapping Information

• REST Field: pointOfSaleInformation.amexCapnData
• SCMP API Field: bill_pos_data
• SO API Field: ccCaptureService_posData

Related links:
Forced Captures
Verbal Authorizations
ccCaptureService_run

Flag that specifies whether to include the capture service in the request.

Possible values:

- **true**: Include the capture service in the request.
- **false** *(default)*: Do not include the capture service in the request.

Services

This field is supported for the following services:

- **Capture**: Required

Specifications

- **Type**: String
- **Length**: 5

Mapping Information

- **REST Field**: No corresponding field
- **SCMP API Field**: No corresponding field
- **SO API Field**: ccCaptureService_run

ccCaptureService_sequence

Capture number when requesting multiple partial captures for one authorization.

This value is used along with **ccCaptureService_totalCount** to track which capture is being processed.

**Example**: These are the values for the second of five captures:

- `ccCaptureService_sequence=2`
- `ccCaptureService_totalCount=5`

Services

This field is supported for the following services:

- **Capture**: Requirements depend on processor
Specifications

- **Type**: Integer
- **Length**: 2

Mapping Information

- **SCMP API Field**: capture_sequence
- **SO API Field**: ccCaptureService_sequence

Related links:

Special Request Fields for Multiple Partial Captures

**ccCaptureService_totalCount**

Total number of captures when requesting multiple partial captures for one authorization. This value is used along with **ccCaptureService_sequence** to track which capture is being processed.

Example: These are the values for the second of five captures:

```
capture_sequence=2
ccCaptureService_sequence=2
ccCaptureService_totalCount=5
```

**Services**

This field is supported for the following services:

- **Capture**: Requirements depend on processor

Specifications

- **Type**: Integer
- **Length**: 2

Mapping Information

- **SCMP API Field**: capture_total_count
- **SO API Field**: ccCaptureService_totalCount

Related links:

Special Request Fields for Multiple Partial Captures
ccCaptureService_transactionID

Transaction ID (TID).
This field is supported only for the American Express card type on FDMS South.
This field enables you to comply with American Express CAPN requirements.

**Forced Capture**
Obtain the value for this field from the authorization reply.

**Verbal Authorization**
You cannot obtain a value for this field so the default value of 000000000000000 (15 zeros) is used.

**Services**
This field is supported for the following services:

- Enter the generic name of the service, such as Authorization. Do not use API-specific service names in this list, such as ics_auth.
- For request fields, specify whether the field is Required or Optional for the listed service, for example:
  - **Authorization**: Required
  - **Capture**: Required for verbal authorizations and forced captures with the American Express card type on FDMS South

**Specifications**

- **Type**: String
- **Length**: 15

**Mapping Information**

- **REST Field**: processingInformation.authorizationOptions.verbalAuthTransactionId
- **SCMP API Field**: bill_transaction_id
- **SO API Field**: ccCaptureService_transactionID

Related links:
  - Forced Captures
  - Verbal Authorizations

ccCaptureService_verbalAuthCode

Authorization code.
Authorization Service
Authorization code you received from an authorization that you performed outside the system.

Capture Service
Authorization code that you received verbally.

Services
This field is supported for the following services:

• **Authorization**: Required for forced captures
• **Capture**: Required for verbal authorizations

Specifications

• **Authorization**:
  – Type: String
  – Length: 6

• **Capture**:
  – JCN Gateway:
    Type: String
    Length: 7
  – All other processors:
    Type: String
    Length: 6

Mapping Information

• **SCMP API Field**: auth_code
• **SO API Fields**:
  – ccAuthService_verbalAuthCode
  – ccCaptureService_verbalAuthCode

Related links:
Forced Captures
Verbal Authorizations

ccCheckStatusService_authRequestId
Request ID of the authorization for which you are requesting this service.
Services

This field is supported for the following services:

- **Authorization Reversal**: Required
- **Capture**: Required when the authorization and capture are not included in the same request
- **Check Status**: Required
- **Incremental Authorization**: Required

Specifications

- **Type**: String
- **Length**: 26

Mapping Information

- **SCMP API Field**: auth_request_id
- **SO API Fields**:
  - ccAuthReversalService_authRequestID
  - ccCaptureService_authRequestID
  - ccCheckStatusService_authRequestID
  - ccIncrementalAuthService_authRequestID

**ccCheckStatusService_run**

Flag that specifies whether to include the check status service in the request.

Possible values:

- **true**: Include the check status service in the request.
- **false** (default): Do not include the check status service in the request.

Services

This field is supported for the following services:

- **Check Status**: Required

Specifications

- **Type**: String
- **Length**: 5
Mapping Information

- **REST Field**: No corresponding field
- **SCMP API Field**: No corresponding field
- **SO API Field**: ccCheckStatusService_run

Related links:
- Checking the Status of an Authorization Request
- Crediting a Payment

**ccCreditService_aggregatorID**

Value that identifies you as a payment aggregator.

Get this value from the processor.

**CyberSource through VisaNet**

The value for this field corresponds to the following data in the TC 33 capture file:

- Record: CP01 TCR6
- Position: 95-105
- Field: Market Identifier / Payment Facilitator ID

**FDC Compass**

This value must consist of uppercase characters.

Services

This field is supported for the following services:

- **Authorization**:  
  - American Express Direct: Required for aggregator transactions.  
  - CyberSource through VisaNet: Required for aggregator transactions with American Express, Mastercard, and Visa. Otherwise, not used.  
  - FDC Compass: Required for aggregator transactions with all supported card types.  
  - FDC Nashville Global: Required for aggregator transactions with all supported card types.
- **Capture**:  
  - American Express Direct: Required for aggregator transactions.  
  - CyberSource through VisaNet: Not used.  
  - FDC Compass: Required for aggregator transactions with all supported card types.  
  - FDC Nashville Global: Required for aggregator transactions with all supported card types.
• **Credit:**
  – American Express Direct: Required for aggregator transactions.
  – CyberSource through VisaNet: Not used.
  – FDC Compass: Required for aggregator transactions with all supported card types.
  – FDC Nashville Global: Required for aggregator transactions with all supported card types.

**Specifications**

• **Type:** String

• **Length:**
  – American Express Direct: 20
  – CyberSource through VisaNet: American Express: 20, Mastercard: 11, Visa: 11
  – FDC Compass: 20
  – FDC Nashville Global: 15

**Mapping Information**

• **REST Field:** aggregatorInformation.aggregatorId
• **SCMP API Field:** aggregator_id
• **SO API Fields:**
  – ccAuthService_aggregatorID
  – ccCaptureService_aggregatorID
  – ccCreditService_aggregatorID

Related links:

- Aggregator Support
- TC 33 Capture File

**ccCreditService_aggregatorName**

Payment aggregator business name.

**CyberSource through VisaNet**

The value for this field does not map to the TC 33 capture file.

**FDC Compass**

This value must consist of uppercase characters.
Services

This field is supported for the following services:

- **Authorization:**
  - American Express Direct: Required for aggregator transactions.
  - CyberSource through VisaNet: Required for aggregator transactions with American Express. Otherwise, not used.
  - FDC Compass: Required for aggregator transactions with Mastercard. Otherwise, not used.
  - FDC Nashville Global: Required for aggregator transactions with all supported card types.

- **Capture:**
  - American Express Direct: Required for aggregator transactions.
  - CyberSource through VisaNet: Not used.
  - FDC Compass: Required for aggregator transactions with Mastercard. Otherwise, not used.
  - FDC Nashville Global: Required for aggregator transactions with all supported card types.

- **Credit:**
  - American Express Direct: Required for aggregator transactions.
  - CyberSource through VisaNet: Not used.
  - FDC Compass: Required for aggregator transactions with Mastercard. Otherwise, not used.
  - FDC Nashville Global: Required for aggregator transactions with all supported card types.

Specifications

- **Type:** String
- **Length:**
  - American Express Direct: Maximum length of the aggregator name depends on the length of the sub-merchant name. The combined length for both values must not exceed 37 characters.
  - CyberSource through VisaNet: With American Express, the maximum length of the aggregator name depends on the length of the sub-merchant name. The combined length for both values must not exceed 37 characters. Otherwise, not used.
  - FDC Compass: 37
  - FDC Nashville Global: 12
Mapping Information

- **REST Field:** aggregatorInformation.name
- **SCMP API Field:** aggregator_name
- **SO API Fields:**
  - ccAuthService_aggregatorName
  - ccCaptureService_aggregatorName
  - ccCreditService_aggregatorName

Related links:
- [Aggregator Support](#)

### ccCreditService_billPayment

Visa bill payment flag.

**Authorization Service**

Flag that specifies whether this payment is for a bill or for an existing contractual loan.

This value is case sensitive. Possible values:

- true: Visa bill payment or loan payment.
- false (default): Not a Visa bill payment or loan payment.

**Capture Service**

Flag that specifies whether this is a credit for a bill that the customer paid with a Visa card.

Possible values:

- true: Credit for a Visa bill payment.
- false (default): Not a credit for a Visa bill payment.

**Services**

This field is supported for the following services:

- **Authorization:** Optional
- **Credit:** Optional

**Specifications**

- **Type:** String
- **Length:** 5

**Mapping Information**

- **SCMP API Field:** bill_payment
• **SO API Fields:**
  - `ccAuthService_billPayment`
  - `ccCreditService_billPayment`

Related links:
  - Visa Bill Payments
  - Visa Debt Repayments

**ccCreditService_captureRequestID**

Request ID for the capture that you want to credit.

This value creates a follow-on credit by linking the credit to the capture. When you include this field, you do not need to include several other credit request fields.

**Services**

This field is supported for the following services:

- **Credit:** Optional

**Specifications**

- **Type:** String
- **Length:** 26

**Mapping Information**

- **SCMP API Field:** `bill_request_id`
- **SO API Field:** `ccCreditService_captureRequestID`

Related links:
  - Crediting a Payment

**ccCreditService_captureRequestToken**

Request token for the capture that you want to credit.

This value is an encoded string that contains no confidential information, such as an account number or card verification number.

**Services**

This field is supported for the following services:

- **Credit:** Required for Atos; otherwise, optional
Specifications

- **Type**: String
- **Length**: 256

Mapping Information

- **SCMP API Field**: `bill_request_token`
- **SO API Field**: `ccCreditService_captureRequestToken`

`ccCreditService_commerceIndicator`

Type of transaction.

Some payment card companies use this information when determining discount rates.

**Authorization Service**

Possible values:

- `aesk`: Successful American Express SafeKey transaction.
- `aesk_attempted`: American Express SafeKey transaction was attempted but not authenticated.
- `install`: Installment payment.
- `install_internet`: Installment payment.
- `internet` (default for authorizations): E-commerce order placed using a web site.
  On Ingenico ePayments, internet is supported only for Cartes Bancaires.
- `js`: Successful JCB J/Secure transaction.
- `js_attempted`: JCB J/Secure transaction was attempted but not authenticated.
- `moto`: Mail order or telephone order.
  Not supported on Cielo or UATP. On Ingenico ePayments, moto is supported only for Cartes Bancaires.
- `moto_cc`: Mail order or telephone order from a call center.
  This value is available only on the Asia, Middle East, and Africa Gateway.
- `pb`: Successful ProtectBuy transaction.
- `pb_attempted`: ProtectBuy transaction was attempted but not authenticated.
- `recurring`: Recurring payment that is a U.S. transaction or non-U.S. mail order / telephone order (MOTO) transaction.
- `recurring_internet`: Recurring payment that is a non-U.S. e-commerce (Internet) transaction.
- `retail`: Card-present transaction.
- `rpy`: RuPay PaySecure.
- `spa`: Mastercard Identity Check transaction.
• spa_failure: Mastercard Identity Check authentication failed. Available only for Elavon, HSBC, and Streamline.
• vbb: Successful Visa Secure transaction.
• vbb_attempted: Visa Secure transaction was attempted but not authenticated.
• vbb_failure: Visa Secure authentication failed. Available only for HSBC and Streamline.

**Credit Service**
Possible values:

• internet: E-commerce order placed using a web site.
  On Ingenico ePayments, internet is supported only for Cartes Bancaires.
• moto: Mail order or telephone order.
  Not supported on Cielo or UATP.
  On Ingenico ePayments, moto is supported only for Cartes Bancaires.
• recurring: Recurring payment that is a U.S. transaction or non-U.S. mail order / telephone order (MOTO) transaction.
• recurring_internet: Recurring payment that is a non-U.S. e-commerce (Internet) transaction.

**Ingenico ePayments**
When you omit this field for Ingenico ePayments, the processor uses the default transaction type they have on file for you.

**Services**
This field is supported for the following services:

• **Authorization**: Required for payer authentication transactions; otherwise, optional
• **Credit**: Required for stand-alone credits on Chase Paymentech solutions; otherwise, optional

**Specifications**

• **Type**: String
• **Length**: 20

**Mapping Information**

• **SCMP API Field**: e_commerce_indicator
• **SO API Field or Authorization Service**: ccAuthService_commerceIndicator
• **SO API Field or Credit Service**: ccCreditService_commerceIndicator

**Related links:**
American Express SafeKey
Installment Payments
JCB J/Secure
ccCreditService_dpdeBillingMonth

Dynamic payment descriptor extension (DPDE) that specifies the month for which you are billing the customer.

This field is supported only on JCN Gateway and is not supported for all Japanese acquirers.

Depending on your business model, you might bill for a service that has already been provided, such as a telephone service, or you might bill for a service that is going to be provided, such as a subscription to investment information. This value lets the customer know which month the payment is for.

Services

This field is supported for the following services:

• **Capture**: Optional
• **Credit**: Optional

Specifications

• **Type**: String
• **Length**: 4

Mapping Information

• **SCMP API Field**: dpde_billing_month
• **SO API Field**:
  - ccCaptureService_dpdeBillingMonth
  - ccCreditService_dpdeBillingMonth

ccCreditService_overridePaymentMethod

Type of account associated with the card.

This field is supported only for transactions with Brazilian-issued combo cards on Cielo, Comercio Latino, and CyberSource through VisaNet.
The customer provides this information during the payment process.

Combo cards in Brazil contain credit and debit functionality in a single card. The Visa network uses a credit bank identification number (BIN) for this type of card. Using the BIN to determine whether a card is debit or credit can cause transactions with these cards to be processed incorrectly. This field enables the customer to specify whether the card should be used as a credit card or a debit card for the transaction.

**Cielo and Comercio Latino**

On these processors, this field is supported only for authorizations. Possible values:

- CR: Credit card.
- DB: Debit card.

**CyberSource through VisaNet**

For combo card transactions with Mastercard in Brazil, the `card_usagecard_usage` field is also supported.

Possible values:

- CH: Checking account.
- CR: Credit card account.
- LI: Line of credit or credit portion of combo card.
- PP: Prepaid card or prepaid portion of combo card.
- SA: Savings account.

The value for this field corresponds to the following data in the TC 33 capture file:

- Record: CP07 TCR0
- Positions: 42-43
- Field: Account Selection

**Services**

This field is supported for the following services:

- **Authorization**: Required for combo card transactions in Brazil on Cielo, Comercio Latino, and CyberSource through VisaNet
- **Credit**: Required for combo card transactions in Brazil on CyberSource through VisaNet

**Specifications**

- **Type**: String
- **Length**: 2

**Mapping Information**

- SCMP API Field: override_payment_method
• SO API Fields:
  – ccAuthService_overridePaymentMethod
  – ccCreditService_overridePaymentMethod

Related links:
  TC 33 Capture File

ccCreditService_overridePaymentDetails

Type of account for a line of credit or prepaid card.

This field is supported only for combo card transactions in Brazil on CyberSource through VisaNet.

Include this field when the value for the ccAuthService_overridePaymentMethod or ccCreditService_overridePaymentMethod field is line of credit (LI) or prepaid card (PP).

**Line of Credit**

Possible values:

- AGRC: Visa Agro Custeio.
- AGRE: Visa Agro Electron.
- AGRI: Visa Agro Investimento.
- AGRO: Visa Agro.

**Prepaid Card**

Possible values:

- VVA: Visa Vale Alimentacao.
- VVF: Visa Vale Flex.
- VVR: Visa Vale Refeicao.

**TC 33 Capture File**

The value for this field corresponds to the following data in the TC 33 capture file:

- Record: CP07 TCR0
- Position: 44-47
- Field: Account Accessed

**Services**

This field is supported for the following services:

- **Authorization**: Required for combo card line-of-credit and prepaid-card transactions in Brazil on CyberSource through VisaNet
- **Credit**: Required for combo card line-of-credit and prepaid-card transactions in Brazil on CyberSource through VisaNet
Specifications

- **Type**: String
- **Length**: 4

Mapping Information

- **SCMP API Field**: override_payment_details
- **SO API Fields**:
  - ccAuthService_overridePaymentDetails
  - ccCreditService_overridePaymentDetails

Related links:
  - TC 33 Capture File

**ccCreditService_run**

Flag that specifies whether to include the credit service in a request.

Possible values:

- **true**: Include the credit service in the request.
- **false** (default): Do not include the credit service in the request.

Services

This field is supported for the following services:

- **Credit**: Required

Specifications

- **Type**: String
- **Length**: 5

Mapping Information

- **REST Field**: No corresponding field
- **SCMP API Field**: No corresponding field
- **SO API Field**: ccCreditService_run
ccIncrementalAuthService_authRequestID

Request ID of the authorization for which you are requesting this service.

Services

This field is supported for the following services:

- **Authorization Reversal**: Required
- **Capture**: Required when the authorization and capture are not included in the same request
- **Check Status**: Required
- **Incremental Authorization**: Required

Specifications

- **Type**: String
- **Length**: 26

Mapping Information

- **SCMP API Field**: auth_request_id
- **SO API Fields**:
  - ccAuthReversalService_authRequestID
  - ccCaptureService_authRequestID
  - ccCheckStatusService_authRequestID
  - ccIncrementalAuthService_authRequestID

ccIncrementalAuthService_duration

Number of days that the customer plans to stay at the lodging.

For a lodging deposit, the value for this field specifies the number of days covered by the advance payment.

Possible values: 01 through 99.

Services

This field is supported for the following services:

- **Incremental Authorization**: Optional
Specifications

- **Type**: Integer
- **Length**: 2

Mapping Information

- **REST Field**: travelInformation.duration
- **SCMP API Field**: duration
- **SO API Field**: ccIncrementalAuthService_duration

**ccIncrementalAuthService_run**

Flag that specifies whether to include the incremental authorization service in a request.

Possible values:

- **true**: Include the incremental authorization service in the request.
- **false** *(default)*: Do not include the incremental authorization service in the request.

Services

This field is supported for the following services:

- **Incremental Authorization**: Required

Specifications

- **Type**: String
- **Length**: 5

Mapping Information

- **REST Field**: No corresponding field
- **SCMP API Field**: No corresponding field
- **SO API Field**: ccIncrementalAuthService_run

Related links:
- Incremental Authorization Service
ccIncrementalAuthService_transactionLocalDateTime

Local date and time at your physical location. Include both the date and time in this field or leave it blank.

This field is supported only on CyberSource through VisaNet.

In Argentina:

• When you do not include this field, the value for this field is generated based on the time zone recorded in your account.
• When you do not include this field and no time zone is recorded in your account, the value for this field is generated based on GMT when the request is received.

Services

This field is supported for the following services:

• Authorization: On CyberSource through VisaNet, required in Argentina when the time zone is not recorded in your account; otherwise, optional.
• Incremental Authorization: Optional

Specifications

• Type: String
• Length: 14
• Format: YYYYMMDDhhmmss

Mapping Information

• REST Field: merchantInformation.transactionLocalDateTime
• SCMP API Field: transaction_local_date_time
• SO API Field:
  – ccIncrementalAuthService_transactionLocalDateTime
  – transactionLocalDateTime

dcc_indicator

Flag indicating that DCC is being used for the transaction.

Set the value for this field to 1.

Services

This field is supported for the following services:
- **Authorization**: Required for DCC transactions

Specifications
- **Type**: String
- **Length**: 1

Mapping Information
- REST Field: currencyConversion.indicator
- SCMP API Field: dcc_indicator
- SO API Field: dcc_dccIndicator

Related links:
- Dynamic Currency Conversion with a Third Party Provider

**dcc_referenceNumber**

Unique identifier that the DCC provider generates.

Services

This field is supported for the following services:
- **Authorization**: Optional for DCC transactions

Specifications
- **Type**: String
- **Length**: 60

Mapping Information
- REST Field: reconciliationId
- SCMP API Field: dcc_reference_number
- SO API Field: dcc_referenceNumber

Related links:
- Dynamic Currency Conversion with a Third Party Provider
**debtIndicator**

Flag that specifies whether this is a payment towards an existing contractual loan.

Possible values:

- **true**: Loan payment.
- **false** (default): Not a loan payment.

**Services**

This field is supported for the following services:

- **Authorization**: Optional
- **Credit**: Optional

**Specifications**

- **Type**: String
- **Length**: 5

**Mapping Information**

- **SCMP API Field**: debt_indicator
- **SO API Field**: debtIndicator

**Related links:**

- [Visa Debt Repayments](#)

**eligibilityInquiry**

Flag that specifies whether the authorization request is a Crediario eligibility inquiry.

This field is supported only for Crediario installment payments in Brazil on CyberSource through VisaNet.

Set the value for this field to **Crediario**.

**Services**

This field is supported for the following services:

- **Authorization**: Required for Crediario eligibility inquiries in Brazil on CyberSource through VisaNet

**Specifications**

- **Type**: String
Mapping Information

- **REST Field:** installmentInformation.eligibilityInquiry
- **SCMP API Field:** eligibility_inquiry
- **SO API Field:** eligibilityInquiry

Related links:
Installment Payments on CyberSource through VisaNet

**extendedCreditTotalCount**

Number of months over which the cardholder can pay for the purchase.

This field is supported only for acquirers in South Africa using CyberSource through VisaNet.

You can use this field when offering extended credit to a cardholder at a retail location. The cardholder provides this value. The issuer pays you for the purchase in one payment, and then the cardholder pays the issuer in the number of monthly payments specified by this value.

**Services**

This field is supported for the following services:

- **Authorization:** Optional

**Specifications**

- **Type:** String
- **Length:** 2

Mapping Information

- **REST Field:** processingInformation.extendedCreditTotalCount
- **SCMP API Field:** extended_credit_total_count
- **SO API Field:** extendedCreditTotalCount

**installment_additionalCosts**

Additional costs charged by the issuer to fund the installment payments.

This field is supported only for Crediario installment payments in Brazil on CyberSource through VisaNet.
Obtain the value for this field from the authorization reply for a Crediario eligibility request.

The value for this field corresponds to the following data in the TC 33 capture file:

- Record: CP01 TCR9
- Position: 128-139
- Field: Total Other Costs

**Services**

This field is supported for the following services:

- **Capture**: Required for Crediario installment payments in Brazil on CyberSource through VisaNet

**Specifications**

- **Type**: String
- **Length**: 12

**Mapping Information**

- **SCMP API Field**: installment_additional_costs
- **SO API Field**: installment_additionalCosts

Related links:

Installment Payments on CyberSource through VisaNet
TC 33 Capture File

#### installment_additionalCostsPercentage

Additional costs divided by the amount funded.

This field is returned only for two kinds of installment payments in Brazil on CyberSource through VisaNet:

- **Crediario with Visa**: this field is included in the authorization reply for a Crediario eligibility request when the issuer approves the customer’s request for Crediario installment payments.
- **Mastercard**.

**Example** A value of 1.0 specifies 1%.

**Example** A value of 4.0 specifies 4%.

The value for this field corresponds to the following data in the TC 33 capture file:

- Record: CP01 TCR9
- Position: 140-143
- Field: Percent of Total Other Costs
Services
This field is supported for the following service:

- **Authorization**

Specifications

- **Type:** String
- **Length:** 4

Mapping Information

- **SCMP API Field:** installment_additional_costs_percentage
- **SO API Field:** installment_additionalCostsPercentage

Related links:
- Installment Payments on CyberSource through VisaNet
- TC 33 Capture File

`installment_amount`

Amount of the current installment payment.

This field is returned only for Mastercard installment payments on CyberSource through VisaNet in all countries except Croatia and Georgia.

**Brazil**

The value for this field corresponds to the following data in the TC 33 capture file:

- **Record:** CP01 TCR9
- **Position:** 26-37
- **Field:** Amount of Each Installment

**Greece**

The value for this field corresponds to the following data in the TC 33 capture file:

- **Record:** CP01 TCR5
- **Position:** 23-34
- **Field:** Amount of Each Installment

**Other Countries**

The value for this field corresponds to the following data in the TC 33 capture file:

- **Record:** CP01 TCR5
- **Position:** 63-74
- **Field:** Mastercard Subsequent Installment Amount
Services

This field is supported for the **Authorization** service.

Specifications

- **Type**: String
- **Length**: 12

Mapping Information

- **SCMP API Field**: installment_amount
- **SO API Field**: installment_amount

Related links:
- Installment Payments on CyberSource through VisaNet
- TC 33 Capture File

**installment_amountFunded**

Amount funded.

This field is supported only for Crediario installment payments in Brazil on CyberSource through VisaNet.

Obtain the value for this field from the authorization reply for a Crediario eligibility request.

The value for this field corresponds to the following data in the TC 33 capture file:

- **Record**: CP01 TCR9
- **Position**: 48-59 Field: Total Amount Funded

Services

This field is supported for the following services:

- **Capture**: Required for Crediario installment payments in Brazil on CyberSource through VisaNet

Specifications

- **Type**: String
- **Length**: 12

Mapping Information

- **SCMP API Field**: installment_amount_funded
- **SO API Field**: installment_amountFunded
installment_amountRequestedPercentage

Amount requested divided by the amount funded.

This field is supported only for Crediario installment payments in Brazil on CyberSource through VisaNet.

**Example** A value of 90.0 specifies 90%.

**Example** A value of 93.7 specifies 93.7%.

Obtain the value for this field from the authorization reply for a Crediario eligibility request.

The value for this field corresponds to the following data in the TC 33 capture file:

- Record: CP01 TCR9
- Position: 60-63
- Field: Percent of Amount Requested

Services

This field is supported for the following services:

- **Capture**: Required for Crediario installment payments in Brazil on CyberSource through VisaNet

Specifications

- **Type**: String
- **Length**: 4

Mapping Information

- **SCMP API Field**: installment_amount_requested_percentage
- **SO API Field**: installment_amountRequestedPercentage

installment_annualFinancingCost

Annual cost of financing the installment payments.
This field is supported only for Crediario installment payments in Brazil on CyberSource through VisaNet.

Obtain the value for this field from the authorization reply for a Crediario eligibility request.

The value for this field corresponds to the following data in the TC 33 capture file:

- Record: CP01 TCR9
- Position: 158-164
- Field: Annual Total Cost of Financing

**Services**

This field is supported for the following services:

- **Capture**: Required for Crediario installment payments in Brazil on CyberSource through VisaNet)

**Specifications**

- **Type**: String
- **Length**: 7

**Mapping Information**

- SCMP API Field: installment_annual_financing_cost
- SO API Field: installment_annualFinancingCost

Related links:

- [Installment Payments on CyberSource through VisaNet](#)
- [TC 33 Capture File](#)

**installment_annualInterestRate**

Annual interest rate.

This field is supported only for Crediario installment payments in Brazil on CyberSource through VisaNet.

**Example** A value of 1.0 specifies 1%.

**Example** A value of 4.0 specifies 4%.

Obtain the value for this field from the authorization reply for a Crediario eligibility request.

The value for this field corresponds to the following data in the TC 33 capture file:

- Record: CP01 TCR9
- Position: 151-157
- Field: Annual Interest Rate
Services

This field is supported for the following services:

• **Capture**: Required for Crediario installment payments in Brazil on CyberSource through VisaNet

Specifications

• **Type**: String
• **Length**: 7

Mapping Information

• **SCMP API Field**: installment_annual_interest_rate
• **SO API Field**: installment_annualInterestRate

Related links:
- [Installment Payments on CyberSource through VisaNet](#)
- [TC 33 Capture File](#)

installment_downPayment

Down payment.

This field is supported only for airline transactions on Getnet.

Services

This field is supported for the following service:

• **Authorization**: Optional

Specifications

• **Type**: String
• **Length**: 12

Mapping Information

• **SCMP API Field**: installment_down_payment
• **SO API Field**: installment_downPayment

installment_expenses

Expenses charged by the issuer to fund the installment payments.
This field is supported only for Crediario installment payments in Brazil on CyberSource through VisaNet.

Obtain the value for this field from the authorization reply for a Crediario eligibility request. The value for this field corresponds to the following data in the TC 33 capture file:

- **Record**: CP01 TCR9
- **Position**: 64-75
- **Field**: Total Expenses

**Services**

This field is supported for the following service:

- **Capture**: Required for Crediario installment payments in Brazil on CyberSource through VisaNet

**Specifications**

- **Type**: String
- **Length**: 12

**Mapping Information**

- **SCMP API Field**: installment_expenses
- **SO API Field**: installment_expenses

Related links:
- Installment Payments on CyberSource through VisaNet
- TC 33 Capture File

**installment_expensesPercentage**

Expenses divided by the amount funded.

This field is supported only for Crediario installment payments in Brazil on CyberSource through VisaNet.

**Example** A value of 1.0 specifies 1%.

**Example** A value of 4.0 specifies 4%

Obtain the value for this field from the authorization reply for a Crediario eligibility request. The value for this field corresponds to the following data in the TC 33 capture file:

- **Record**: CP01 TCR9
- **Position**: 76-79
- **Field**: Percent of Total Expenses
Services

This field is supported for the following services:

- **Capture**: Required for Crediario installment payments in Brazil on CyberSource through VisaNet

Specifications

- **Type**: String
- **Length**: 4

Mapping Information

- **SCMP API Field**: installment_expenses_percentage
- **SO API Field**: installment_expensesPercentage

Related links:
- [Installment Payments on CyberSource through VisaNet](#)
- [TC 33 Capture File](#)

**installment_fees**

Fees charged by the issuer to fund the installment payments.

This field is supported only for Crediario installment payments in Brazil on CyberSource through VisaNet.

Obtain the value for this field from the authorization reply for a Crediario eligibility request.

The value for this field corresponds to the following data in the TC 33 capture file:

- **Record**: CP01 TCR9
- **Position**: 80-91
- **Field**: Total Fees

Services

This field is supported for the following services:

- **Capture**: Required for Crediario installment payments in Brazil on CyberSource through VisaNet

Mapping Information

- **SCMP API Field**: installment_fees
- **SO API Field**: installment_fees
Specifications

- **Type**: String
- **Length**: 12

Related links:
- Installment Payments on CyberSource through VisaNet
- TC 33 Capture File

**installment_feesPercentage**

Fees divided by the amount funded.

This field is supported only for Crediario installment payments in Brazil on CyberSource through VisaNet.

**Example** A value of 1.0 specifies 1%.

**Example** A value of 4.0 specifies 4%.

Obtain the value for this field from the authorization reply for a Crediario eligibility request.

The value for this field corresponds to the following data in the TC 33 capture file:

- Record: CP01 TCR9
- Position: 92-95
- Field: Percent of Total Fees

Services

This field is supported for the following services:

- **Capture**: Required for Crediario installment payments in Brazil on CyberSource through VisaNet

Specifications

- **Type**: String
- **Length**: 4

Mapping Information

- **SCMP API Field**: installment_fees_percentage
- **SO API Field**: installment_feesPercentage

Related links:
- Installment Payments on CyberSource through VisaNet
- TC 33 Capture File
installment_firstInstallmentAmount

Amount of the first installment payment.
This field is supported only for Mastercard installment payments in Georgia (Sakartvelo) on CyberSource through VisaNet.
The value for this field corresponds to the following data in the TC 33 capture file:
- Record: CP01 TCR5
- Position: 23-34
- Field: Amount of Each Installment

Services
This field is supported for the following service:
- **Authorization**: Required for installment payments in Georgia on CyberSource through VisaNet

Specifications
- **Type**: String
- **Length**: 12

Mapping Information
- **SCMP API Field**: installment_first_installment_amount
- **SO API Field**: installment_firstInstallmentAmount

Related links:
- Installment Payments on CyberSource through VisaNet
- TC 33 Capture File

installment_firstInstallmentDate

Date of the first installment payment.
This field is supported only for Crediario installment payments in Brazil on CyberSource through VisaNet.
When you do not include this field, a string of six zeros (000000) is sent to the processor.
The value for this field corresponds to the following data in the TC 33 capture file:
- Record: CP01 TCR9
- Position: 42-47
- Field: Date of First Installment
Services

This field is supported for the following services:

• **Authorization:** Required for Credario installment payments in Brazil on CyberSource through VisaNet
• **Capture:** Optional

Specifications

• **Type:** String
• **Length:** 6
• **Format:** YYMMDD

Mapping Information

• **SCMP API Field:** installment_first_installment_date
• **SO API Field:** installment_firstInstallmentDate

Related links:
- Installment Payments on CyberSource through VisaNet
- TC 33 Capture File

installment_frequency

Frequency of the installment payments.

This field is supported only on CyberSource through VisaNet.

When you do not include this field in a request for a Credario installment payment, a space character is sent to the processor.

Possible values:

• B: Biweekly.
• M: Monthly.
• W: Weekly.

For Credario installment payments, the value for this field corresponds to the following data in the TC 33 capture file:

• Record: CP01 TCR9
• Position: 41
• Field: Installment Frequency

Services

This field is supported for the following services:
• **Authorization**: Required for Crediario eligibility inquiries; otherwise, optional
• **Capture**: Optional

Specifications

• **Type**: String
• **Length**: 1

Mapping Information

• **SCMP API Field**: installment_frequency
• **SO API Field**: installment_frequency

Related links:
- Installment Payments on CyberSource through VisaNet
- TC 33 Capture File

**installment_gracePeriodDuration**

Grace period requested by the customer before the first installment payment is due.

This field is supported only for Mastercard installment payments in Brazil and Greece on CyberSource through VisaNet.

When you include this field in a request, you must also include the grace period duration type field.

The value for this field corresponds to the following data in the TC 33 capture file:

• **Record**: CP01 TCR5
• **Position**: 100-101
• **Field**: Mastercard Grace Period Details

Services

This field is supported for the following services:

• **Authorization**: Required for Mastercard installment payments in Greece; Optional for Mastercard installment payments in Brazil

Specifications

• **Type**: String
• **Length**: 2

Mapping Information

• **SCMP API Field**: installment_grace_period_duration
• SO API Field: installment_gracePeriodDuration

Related links:
  Installment Payments on CyberSource through VisaNet
  TC 33 Capture File

**installment_gracePeriodDurationType**

Unit for the requested grace period duration.

This field is supported only for Mastercard installment payments in Brazil and Greece on CyberSource through VisaNet.

Possible values:
  • D: Days.
  • W: Weeks.
  • M: Months.

The value for this field corresponds to the following data in the TC 33 capture file:
  • Record: CP01 TCR5
  • Position: 99
  • Field: Mastercard Grace Period Details

**Services**

This field is supported for the following services:
  • **Authorization**: Required when the grace period duration field is included; otherwise, not used.

**Specifications**

  • **Type**: String
  • **Length**: 1

**Mapping Information**

  • SCMP API Field: installment_grace_period_duration_type
  • SO API Field: installment_gracePeriodDurationType

Related links:
  Installment Payments on CyberSource through VisaNet
  TC 33 Capture File
installment_insurance

Insurance charged by the issuer to fund the installment payments.

This field is supported only for Crediario installment payments in Brazil on CyberSource through VisaNet.

Obtain this value from the authorization reply for a Crediario eligibility request.

The value for this field corresponds to the following data in the TC 33 capture file.

- Record: CP01 TCR9
- Position: 112-123
- Field: Total Insurance

Services

This field is supported for the following service:

- **Capture**: Required for Crediario installment payments in Brazil on CyberSource through VisaNet

Specifications

- **Type**: String
- **Length**: 12

Mapping Information

- **SCMP API Field**: installment_insurance
- **SO API Field**: installment_insurance

Related links:
- Installment Payments on CyberSource through VisaNet
- TC 33 Capture File

installment_insurancePercentage

Insurance costs divided by the amount funded.

This field is returned only for two kinds of installment payments in Brazil on CyberSource through VisaNet:

- Crediario with Visa: this field is included in the authorization reply for the Crediario eligibility request when the issuer approves the customer’s request for Crediario installment payments
- Mastercard

**Example**: A value of 1.0 specifies 1%.

**Example**: A value of 4.0 specifies 4%.
The value for this field corresponds to the following data in the TC 33 capture file:

- Record: CP01 TCR9
- Position: 124-127
- Field: Percent of Total Insurance

**Services**

This field is returned by the **Authorization** service.

**Specifications**

- **Type**: String
- **Length**: 4

**Mapping Information**

- **SCMP API Field**: installment_insurance_percentage
- **SO API Field**: installment_insurancePercentage

Related links:
- [Installment Payments on CyberSource through VisaNet](#)
- [TC 33 Capture File](#)

**installment_invoiceData**

Invoice information that you want to provide to the issuer.

This field is supported only for installment payments with Mastercard on CyberSource through VisaNet in Brazil.

This value is similar to a tracking number and is the same for all installment payments for one purchase.

The value for this field corresponds to the following data in the TC 33 capture file:

- Record: CP01 TCR4
- Position: 51-70
- Field: Purchase Identification

**Services**

This field is supported for the following services:

- **Authorization**: Optional
- **Capture**: Optional
Specifications

- **Type**: String
- **Length**: 20

Mapping Information

- **SCMP API Field**: installment_invoice_data
- **SO API Field**: installment_invoiceData

Related links:
- Installment Payments on CyberSource through VisaNet
- TC 33 Capture File

**installment_monthlyInterestRate**

Monthly interest rate.

This field is supported only for installment payments on CyberSource through VisaNet.

**Example** A value of 1.0 specifies 1%.

**Example** A value of 4.0 specifies 4%.

**Brazil**

This field is included in the authorization reply for a Crediario eligibility request when the issuer approves the customer's request for Crediario installment payments in Brazil.

The value for this field corresponds to the following data in the TC 33 capture file:

- **Record**: CP01 TCR9
- **Position**: 144-150
- **Field**: Monthly Interest Rate

**Georgia (Sakartvelo)**

The value for this field corresponds to the following data in the TC 33 capture file:

- **Record**: CP01 TCR5
- **Position**: 41-45
- **Field**: Mastercard Interest Rate

**Services**

This field is supported for the following services:

- **Capture**: Required for Crediario installment payments in Brazil and for installment payments in Georgia
Specifications

- **Type**: String
- **Length**: 7

Mapping Information

- **SCMP API Field**: installment_monthly_interest_rate
- **SO API Field**: installment_monthlyInterestRate

Related links:
  - Installment Payments on CyberSource through VisaNet
  - TC 33 Capture File

installment_paymentType

Payment plan for the installments.

This field is supported only for installment payments on CyberSource through VisaNet.

Possible values:

- 0 (default): Regular installment. This value is not allowed for airline transactions.
- 1: Installment payment with down payment.
- 2: Installment payment without down payment. This value is supported only for airline transactions.
- 3: Installment payment; down payment and boarding fee will follow. This value is supported only for airline transactions.
- 4: Down payment only; regular installment payment will follow.
- 5: Boarding fee only. This value is supported only for airline transactions.

**Brazil**

In Brazil, this field is supported only for installment payments with Visa.

The value for this field corresponds to the following data in the TC 33 capture file:

- Record: CP07 TCR1
- Position: 9
- Field: Merchant Installment Supporting Information

**Rest of World**

In all countries except Brazil, Croatia, Georgia, and Greece, this field is supported only for installment payments with Mastercard.

The value for this field corresponds to the following data in the TC 33 capture file:

- Record: CP01 TCR5
- Position: 35-37
• Field: Installment Payment Number

Services

This field is supported for the following services:

• **Authorization:** Required for installment payments in all countries except Brazil, Croatia, Georgia, and Greece; Optional for installment payments in Brazil; otherwise, not used

• **Capture:** Required for installment payments in all countries except Brazil, Croatia, Georgia, and Greece; Optional for installment payments in Brazil; otherwise, not used

Specifications

• **Type:** String

• **Length:** 1

Mapping Information

• **SCMP API Field:** installment_payment_type

• **SO API Field:** installment_paymentType

Related links:

Installment Payments on CyberSource through VisaNet

TC 33 Capture File

installment_planType

Type of installment plan.

This field is supported only on American Express Direct, Cielo, CyberSource Latin American Processing, and CyberSource through VisaNet.

**American Express Direct, Cielo, and CyberSource Latin American Processing**

Possible values:

• 1: Merchant-funded installment plan.

• 2: Issuer-funded installment plan.

When you do not include this field in the request, the value in your account is used. To change the value in your account, contact customer service.

*CyberSource Latin American Processing* is the name of a specific processing connection. *CyberSource Latin American Processing* does not refer to the general topic of processing in Latin America. The information in this field description, or in this section of the field description, is for the specific processing connection called *CyberSource Latin American Processing*. It is not for any other Latin American processors.

**CyberSource through VisaNet with American Express**
American Express-defined code that specifies the type of installment plan. Contact American Express for:

- Information about the kinds of installment plans that American Express provides
- Values for this field

For installment payments with American Express in Brazil, the value for this field corresponds to the following data in the TC 33 capture file:

- Record: CP07 TCR3
- Position: 5-6
- Field: Plan Type

**CyberSource through VisaNet with Visa or Mastercard**

Possible values:

- 1 or 01: Merchant-funded installment plan.
- 2 or 02: Issuer-funded installment plan.
- 3 or 03: Co-branded merchant financed—only with Mastercard in Brazil.
- 4 or 04: Issuer merchant co-financed—only with Mastercard in Brazil.
- 43: Crediario installment plan—only with Visa in Brazil.

For installment payments with Visa in Brazil, the value for this field corresponds to the following data in the TC 33 capture file:

- Record: CP07 TCR1
- Position: 5-6
- Field: Installment Type

For all other kinds of installment payments, the value for this field corresponds to the following data in the TC 33 capture file:

- Record: CP01 TCR5
- Position: 39-40
- Field: Installment Plan Type

**Services**

This field is supported for the following services:

- **Authorization**: Required for installment payments with Visa or Mastercard on CyberSource through VisaNet in Brazil; otherwise, optional.
- **Capture**: Required for installment payments with Visa or Mastercard on CyberSource through VisaNet in Brazil; otherwise, optional.

**Specifications**

CyberSource through VisaNet:
installment_sequence

Installment payment number.

This field is used along with installment_totalCount to track which payment is being processed.

**Example:** These are the values for the second of five payments:

\[
\begin{align*}
\text{installment\_sequence} &= 2 \\
\text{installment\_totalCount} &= 5
\end{align*}
\]

**CyberSource through VisaNet**

When you do not include this field in a request for a Crediario installment payment, a value of 0 is sent to the processor.

For Crediario installment payments, the value for this field corresponds to the following data in the TC 33 capture file:

- Record: CP01 TCR9
- Position: 38-40
- Field: Installment Payment Number

**Services**

This field is supported for the following services:

- **Authorization:**
  - Chase Paymentech Solutions: Optional because this value is required in the merchant descriptors.
– CyberSource through VisaNet: Required for Crediario eligibility inquiries. Otherwise, optional.
– FDC Compass: Optional because this value is required in the merchant descriptors.
– All other processors: Required for installment payments.

- **Capture:** Required for Crediario eligibility inquiries on CyberSource through VisaNet. Otherwise, not used.

### Specifications

- **Type:** Integer
- **Length:** 2

### Mapping Information

- **SCMP API Field:** installment_sequence
- **SO API Field:** installment_sequence

Related links:
- Installation Payments
- TC 33 Capture File

---

### installment_taxes

Taxes collected by the issuer to fund the installment payments.

This field is included in the authorization reply for a Crediario eligibility request when the issuer approves the customer's request for Crediario installment payments in Brazil.

This field is supported only for Crediario installment payments in Brazil on CyberSource through VisaNet.

The value for this field corresponds to the following data in the TC 33 capture file:

- Record: CP01 TCR9
- Position: 96-107
- Field: Total Taxes

### Services

This field is supported for the following service:

- **Capture:** Required for Crediario installment payments in Brazil on CyberSource through VisaNet

### Specifications

- **Type:** String
• **Length:** 12

Mapping Information

• **SCMP API Field:** installment_taxes
• **SO API Field:** installment_taxes

Related links:
  - Installment Payments on CyberSource through VisaNet
  - TC 33 Capture File

**installment_taxesPercentage**

Taxes divided by the amount funded.

This field is supported only for Crediario installment payments in Brazil on CyberSource through VisaNet.

**Example** A value of 1.0 specifies 1%.

**Example** A value of 4.0 specifies 4%.

This field is included in the authorization reply for a Crediario eligibility request when the issuer approves the customer's request for Crediario installment payments in Brazil.

The value for this field corresponds to the following data in the TC 33 capture file:

• Record: CP01 TCR9
• Position: 108-111
• Field: Percent of Total Taxes

Services

This field is supported for the following services:

• **Capture:** Required for Crediario installment payments in Brazil on CyberSource through VisaNet

Specifications

• **Type:** String
• **Length:** 4

Mapping Information

• **SCMP API Field:** installment_taxes_percentage
• **SO API Field:** installment_taxesPercentage

Related links:
Installment Payments on CyberSource through VisaNet
TC 33 Capture File

installment_totalAmount

Total amount of the loan that is being paid in installments.
This field is supported only on CyberSource through VisaNet.

Services

This field is supported for the following services:

- **Authorization**: Required for Crediario eligibility inquiries and installment payments in Brazil on CyberSource through VisaNet
- **Capture**: Required for Crediario installment payments in Brazil on CyberSource through VisaNet

Specifications

- **Type**: String
- **Length**: 12

Mapping Information

- SCMP API Field: installment_total_amount
- SO API Field: installment_totalAmount

Related links:
Installment Payments on CyberSource through VisaNet

installment_totalCount

Total number of installment payments.
This field is used along with **installment_sequence** to track which payment is being processed.

**Example**: These are the values for the second of five payments:

```
installment_sequence=2
installment_totalCount=5
```

American Express Direct, Cielo, and Comercio Latino

This value is the total number of installments that you approved.

CyberSource Latin American Processing in Brazil

This value is the total number of installments that you approved. The default is 1.
CyberSource Latin American Processing is the name of a specific processing connection. CyberSource Latin American Processing does not refer to the general topic of processing in Latin America. The information in this field description, or in this section of the field description, is for the specific processing connection called CyberSource Latin American Processing. It is not for any other Latin American processors.

CyberSource through VisaNet with Brazil

For Mastercard installments and for Crediario installment payments with Visa, the value for this field corresponds to the following data in the TC 33 capture file:

- Record: CP01 TCR9
- Position: 23-25
- Field: Number of Installments

For installment payments with American Express or with Visa, the value for this field corresponds to the following data in the TC 33 capture file:

- Record: CP07 TCR3
- Position: 7-8
- Field: Number of Installments

CyberSource through VisaNet in All Countries Except Brazil

The value for this field corresponds to the following data in the TC 33 capture file:

- Record: CP01 TCR5
- Position: 20-22
- Field: Number of Installments

Services

This field is supported for the following services:

Authorization:

- Chase Paymentech Solutions: Optional because this value is required in the merchant descriptors.
- FDC Compass: Optional because this value is required in the merchant descriptors.
- All other processors: Required for installment payments.

Capture:

- Chase Paymentech Solutions: Optional because this value is required in the merchant descriptors.
- FDC Compass: Optional because this value is required in the merchant descriptors
- All other processors: Required for installment payments.

Authorization:

- CyberSource Latin American Processing: Optional
- CyberSource through VisaNet:
– In Brazil: Required for Visa installments and for Crediario eligibility inquiries; otherwise, optional.
– In all countries except Brazil: Required in Georgia and Greece; otherwise, optional.

**Capture:**

- CyberSource Latin American Processing: Optional
- CyberSource through VisaNet:
  – In Brazil: Required for Visa installments and for Crediario eligibility inquiries; otherwise, optional.
  – In all countries except Brazil: Required in Georgia and Greece; otherwise, optional.

**Specifications**

- **Type:** Integer
- **Length:** 2

**Mapping Information**

- **SCMP API Field:** installment_total_count
- **SO API Field:** installment_totalCount

**Related links:**
- Installment Payments
- Installment Payments on CyberSource through VisaNet
- TC 33 Capture File

**invoiceHeader_amexDataTAA1-4**

Transaction Advice Addendum (TAA) fields.

This topic describes the sequence of fields from invoiceHeader_amexDataTAA1 to invoiceHeader_amexDataTAA4.

These fields provide a description to display on the customer’s American Express card statement. When you provide TAA fields, start with `invoiceHeader_amexDataTAA1`, then `TAA2`, and so on. Skipping a TAA field causes subsequent TAA fields to be ignored.

Before using these fields, contact customer support to have your account enabled for this feature. These fields are frequently used for Level II transactions.

**Services**

This field is supported for the following services:

- **Capture:** Optional
- **Credit:** Optional
Specifications

- **Type**: String
- **Length**: 40

Mapping Information

- **SCMP API Fields**:
  - amexdata_taa1
  - amexdata_taa2
  - amexdata_taa3
  - amexdata_taa4

- **SO API Fields**:
  - invoiceHeader_amexDataTAA1
  - invoiceHeader_amexDataTAA2
  - invoiceHeader_amexDataTAA3
  - invoiceHeader_amexDataTAA4

Related links:
  - Level II and Level III Processing Using the Simple Order API
  - Merchant Descriptors Using the Simple Order API

**invoiceHeader_businessApplicationID**

Type of transaction.

This field is a *pass-through*, which means that the value is not verified or modified in any way before it is sent to the processor.

When a request includes this field, this value overrides the information in your account.

Possible values:

- **AA**: Account to account.
- **BB**: Business to business.
- **BI**: Bank-initiated money transfer.
- **BP**: Non-card bill payment.
- **CC**: Cash claim.
- **CI**: Cash in.
- **CO**: Cash out.
- **CP**: Card bill payment.
- **FD**: Funds disbursement (general).
- **GD**: Government disbursement.
• GP: Gambling payout other than online gambling.
• LO: Loyalty and offers.
• MA: Mobile air time payment.
• MD: Merchant disbursement.
• MI: Merchant-initiated money transfer.
• MP: Face-to-face merchant payment.
• OG: Online gambling payout.
• PD: Payroll pension disbursement.
• PG: Payment to government.
• PP: Person to person.
• PS: Payment for goods and services (general).
• TU: Top-up for enhanced prepaid loads.
• WT: Wallet transfer.

**CyberSource through VisaNet**

The value for this field corresponds to the following data in the TC 33 capture file:

• Record: CP01 TCR8
• Position: 108-109
• Field: Business Application Identifier (BAI)

**Services**

This field is supported for the following service:

• **Authorization**: Optional

**Specifications**

• **Type**: String
• **Length**: 2

**Mapping Information**

• **SCMP API Field**: business_application_id
• **SO API Field**: invoiceHeader_businessApplicationID

Related links:

TC 33 Capture File

**invoiceHeader_customData_1**

Free form data about the transaction.
This field is supported only on FDC Nashville Global.

This value is forwarded to your processor, which then forwards the value to your acquirer during settlement.

When you provide this field in separate authorization and capture requests for the same order, the value from the capture request is forwarded to your processor.

Services

This field is supported for the following services:

• **Authorization**: Optional
• **Capture**: Optional

Specifications

• **Type**: String
• **Length**: 32

Mapping Information

• **SCMP API Field**: custom_data1
• **SO API Field**: invoiceHeader_customData_1

**invoiceHeader_salesOrganizationID**

Company ID assigned to an independent sales organization.

This field is supported only for Mastercard aggregator transactions on CyberSource through VisaNet.

Get the value for this field from Mastercard.

The value for this field corresponds to the following data in the TC 33 capture file:

• **Record**: CP01 TCR6
• **Position**: 106-116
• **Field**: Independent Sales Organization ID

Services

This field is supported for the following services:

• **Authorization**: Required for Mastercard aggregator transactions on CyberSource through VisaNet
Specifications

- **Type**: Nonnegative integer
- **Length**: 11

Mapping Information

- **SCMP API Field**: sales_organization_id
- **SO API Field**: invoiceHeader_salesOrganizationID

Related links:
- [Aggregator Support](#)
- [TC 33 Capture File](#)

**invoiceHeader_submerchantCity**

Sub-merchant's city.

**CyberSource through VisaNet**

The value for this field does not map to the TC 33 capture file.

**FDC Compass**

This value must consist of uppercase characters.

Services

This field is supported for the following services:

- **Authorization**:
  - American Express Direct: Required for aggregator transactions.
  - CyberSource through VisaNet: Required for aggregator transactions with American Express. Otherwise, not used.
  - FDC Compass: Required for aggregator transactions with all supported card types.
  - FDC Nashville Global: Required for aggregator transactions with all supported card types.

- **Capture**:
  - American Express Direct: Required for aggregator transactions.
  - CyberSource through VisaNet: Not used.
  - FDC Compass: Required for aggregator transactions with all supported card types.
  - FDC Nashville Global: Required for aggregator transactions with all supported card types.

- **Credit**:
  - American Express Direct: Required for aggregator transactions.
– CyberSource through VisaNet: Not used.
– FDC Compass: Required for aggregator transactions with all supported card types.
– FDC Nashville Global: Required for aggregator transactions with all supported card types.

Specifications

• **Type:** String
• **Length:**
  – American Express Direct: 14
  – CyberSource through VisaNet: 14
  – FDC Compass: 21
  – FDC Nashville Global: 11

Mapping Information

• **SCMP API Field:** submerchant_city
• **SO API Field:** invoiceHeader_submerchantCity

Related links:
  [Aggregator Support](#)

invoiceHeader_submerchantCountry

Sub-merchant’s country.
Use a two-character ISO country code.

**CyberSource through VisaNet**
The value for this field does not map to the TC 33 capture file.

**FDC Compass**
This value must consist of uppercase characters.

Services

This field is supported for the following services:

• **Authorization:**
  – American Express Direct: Required for aggregator transactions.
  – CyberSource through VisaNet: Optional for aggregator transactions with American Express. Otherwise, not used.
  – FDC Compass: Optional for aggregator transactions with all supported card types.
- FDC Nashville Global: Required for aggregator transactions with all supported card types.

**Capture:**
- American Express Direct: Required for aggregator transactions.
- CyberSource through VisaNet: Not used.
- FDC Compass: Optional for aggregator transactions with all supported card types.
- FDC Nashville Global: Required for aggregator transactions with all supported card types.

**Credit:**
- American Express Direct: Required for aggregator transactions.
- CyberSource through VisaNet: Not used.
- FDC Compass: Optional for aggregator transactions with all supported card types.
- FDC Nashville Global: Required for aggregator transactions with all supported card types.

Specifications
- **Type:** String
- **Length:** 3

Mapping Information
- **SCMP API Field:** submerchant_country
- **SO API Field:** invoiceHeader_submerchantCountry

Related links:
- Aggregator Support
- ISO Standard Country Codes

**invoiceHeader_submerchantEmail**

Sub-merchant's email address.

**Cybersource through VisaNet**

With American Express, the value of this field corresponds to the following data in the TC 33 capture file:
- **Record:** CP01 TCRB
- **Position:** 25-64
- **Field:** American Express Seller Email Address
Services

This field is supported for the following services:

- **Authorization:**
  - American Express Direct: Required for aggregator transactions.
  - CyberSource through VisaNet: Optional for aggregator transactions with American Express. Otherwise, not used.
  - FDC Compass: Optional for aggregator transactions with all supported card types.
  - FDC Nashville Global: Required for aggregator transactions with all supported card types.

- **Capture:**
  - American Express Direct: Required for aggregator transactions.
  - CyberSource through VisaNet: Optional for aggregator transactions with American Express. Otherwise, not used.
  - FDC Compass: Optional for aggregator transactions with all supported card types.
  - FDC Nashville Global: Required for aggregator transactions with all supported card types.

- **Credit:**
  - American Express Direct: Required for aggregator transactions.
  - CyberSource through VisaNet: Optional for aggregator transactions with American Express. Otherwise, not used.
  - FDC Compass: Optional for aggregator transactions with all supported card types.
  - FDC Nashville Global: Required for aggregator transactions with all supported card types.

Specifications

- **Type:** String
- **Length:**
  - American Express Direct: 40
  - CyberSource through VisaNet: 40
  - FDC Compass: 40
  - FDC Nashville Global: 19

Mapping Information

- **SCMP API Field:** submerchant_email
- **SO API Field:** invoiceHeader_submerchantEmail

Related links:

- [Aggregator Support](#)
invoiceHeader_submerchantID

ID that you assigned to the sub-merchant.

**Cybersource through VisaNet**

With American Express, the value of this field corresponds to the following data in the TC 33 capture file:

- Record: CP01 TCRB
- Position: 65-84
- Field: American Express Seller ID

With Visa and Mastercard, the value of this field corresponds to the following data in the TC 33 capture file:

- Record: CP01 TCR6
- Position: 117-131
- Field: Sub-Merchant ID

**FDC Compass**

This value must consist of uppercase characters.

**Services**

This field is supported for the following services:

- **Authorization:**
  - American Express Direct: Required for aggregator transactions.
  - CyberSource through VisaNet: Optional for aggregator transactions with American Express. Required for aggregator transactions with Visa and Mastercard. Otherwise, not used.
  - FDC Compass: Required for aggregator transactions with all supported card types.
  - FDC Nashville Global: Required for aggregator transactions with all supported card types.

- **Capture:**
  - American Express Direct: Required for aggregator transactions.
  - CyberSource through VisaNet: Optional for aggregator transactions with American Express, Visa, and Mastercard. Otherwise, not used.
  - FDC Compass: Required for aggregator transactions with all supported card types.
  - FDC Nashville Global: Required for aggregator transactions with all supported card types.

- **Credit:**
– American Express Direct: Required for aggregator transactions.
– CyberSource through VisaNet: Optional for aggregator transactions with American Express, Visa, and Mastercard. Otherwise, not used.
– FDC Compass: Required for aggregator transactions with all supported card types.
– FDC Nashville Global: Required for aggregator transactions with all supported card types.

Specifications
• **Type:** String
• **Length:**
  – American Express Direct: 20
  – CyberSource through VisaNet: American Express: 20, Mastercard: 15, Visa: 15
  – FDC Compass: 20
  – FDC Nashville Global: 14

Mapping Information
• **SCMP API Field:** submerchant_id
• **SO API Field:** invoiceHeader_submerchantID

Related links:
  - Aggregator Support
  - TC 33 Capture File

**invoiceHeader_submerchantMerchantID**

Unique identifier assigned by the payment card company to the sub-merchant.

This field is supported only for aggregator authorizations on FDC Nashville Global with American Express.

**Services**

This field is supported for the following service:

• **Authorization:** Optional for aggregator authorizations on FDC Nashville Global with American Express.

**Specifications**
• **Type:** String
• **Length:** 15
Mapping Information

- **SCMP API Field:** submerchant_merchant_id
- **SO API Field:** invoiceHeader_submerchantMerchantID

Related links:
Aggregator Support

### invoiceHeader_submerchantName

Sub-merchant’s business name.

#### CyberSource through VisaNet

The value for this field corresponds to the following data in the TC 33 capture file:

- **Record:** CP01 TCRB
- **Position:** 109-146
- **Field:** American Express Seller Name

#### FDC Compass

This value must consist of uppercase characters.

### Services

This field is supported for the following services:

- **Authorization:**
  - American Express Direct: Required for aggregator transactions.
  - CyberSource through VisaNet: Required for aggregator transactions with American Express. Otherwise, not used.
  - FDC Compass: Required for aggregator transactions with all supported card types.
  - FDC Nashville Global: Required for aggregator transactions with all supported card types.

- **Capture:**
  - American Express Direct: Required for aggregator transactions.
  - CyberSource through VisaNet: Not used.
  - FDC Compass: Required for aggregator transactions with all supported card types.
  - FDC Nashville Global: Required for aggregator transactions with all supported card types.

- **Credit:**
  - American Express Direct: Required for aggregator transactions.
  - CyberSource through VisaNet: Not used.
  - FDC Compass: Required for aggregator transactions with all supported card types.
FDC Nashville Global: Required for aggregator transactions with all supported card types.

Specifications

- **Type**: String
- **Length**:
  - American Express Direct: Maximum length of the sub-merchant name depends on the length of the aggregator name. The combined length for both values must not exceed 37 characters.
  - CyberSource through VisaNet: With American Express, the maximum length of the sub-merchant name depends on the length of the aggregator name. The combined length for both values must not exceed 37 characters. Otherwise, not used.
  - FDC Compass: American Express: 19, Mastercard: 37
  - FDC Nashville Global: American Express: 12, Mastercard: Maximum length of the sub-merchant name depends on the length of the aggregator name: if aggregator name length is 1 through 3, maximum sub-merchant name length is 21; if aggregator name length is 4 through 7, maximum sub-merchant name length is 17; if aggregator name length is 8 through 12, maximum sub-merchant name length is 12.

Mapping Information

- SCMP API Field: submerchant_name
- SO API Field: invoiceHeader_submerchantName

Related links:
- Aggregator Support
- TC 33 Capture File

**invoiceHeader_submerchantPostalCode**

Partial postal code for the sub-merchant's address.

**Cybersource through VisaNet**

The value for this field does not map to the TC 33 capture file.

**FDC Compass**

This value must consist of uppercase characters.

Services

This field is supported for the following services:

- **Authorization**:
  - American Express Direct: Required for aggregator transactions.
- CyberSource through VisaNet: Optional for aggregator transactions with American Express. Otherwise, not used.
- FDC Compass: Optional for aggregator transactions with all supported card types.
- FDC Nashville Global: Required for aggregator transactions with all supported card types.

**Capture:**
- American Express Direct: Required for aggregator transactions.
- CyberSource through VisaNet: Not used.
- FDC Compass: Optional for aggregator transactions with all supported card types.
- FDC Nashville Global: Required for aggregator transactions with all supported card types.

**Credit:**
- American Express Direct: Required for aggregator transactions.
- CyberSource through VisaNet: Not used.
- FDC Compass: Optional for aggregator transactions with all supported card types.
- FDC Nashville Global: Required for aggregator transactions with all supported card types.

Specifications

**Type:** String

**Length:**
- American Express Direct: 10
- CyberSource through VisaNet: 10
- FDC Compass: 15
- FDC Nashville Global: 9

Mapping Information

- SCMP API Field: submerchant_postal_code
- SO API Field: invoiceHeader_submerchantPostalCode

Related links:
- Aggregator Support

**invoiceHeader_submerchantRegion**

Unique identifier assigned by the payment card company to the sub-merchant.

This field is supported only for aggregator authorizations on FDC Nashville Global with American Express.
Services

This field is supported for the following service:

• **Authorization:** Optional for aggregator authorizations on FDC Nashville Global with American Express.

Specifications

• **Type:** String
• **Length:** 15

Mapping Information

• **SCMP API Field:** submerchant_merchant_id
• **SO API Field:** invoiceHeader_submerchantMerchantID

Related links:

[Aggregator Support](#)

**invoiceHeader_submerchantState**

Sub-merchant’s state or province.

Use a state, province, or territory code.

**Cybersource through VisaNet**

The value for this field corresponds to the following data in the TC 33 capture file:

• **Record:** CP01 TCR4
• **Position:** 164-166
• **Field:** Region Code

**FDC Compass**

This value must consist of uppercase characters.

Services

This field is supported for the following services:

• **Authorization:**
  – American Express Direct: Required for aggregator transactions.
  – CyberSource through VisaNet: Optional for aggregator transactions with American Express. Otherwise, not used.
  – FDC Compass: Optional for aggregator transactions with all supported card types.
  – FDC Nashville Global: Required for aggregator transactions with all supported card types.
• **Capture:**
  – American Express Direct: Required for aggregator transactions.
  – CyberSource through VisaNet: Not used.
  – FDC Compass: Optional for aggregator transactions with all supported card types.
  – FDC Nashville Global: Required for aggregator transactions with all supported card types.

• **Credit:**
  – American Express Direct: Required for aggregator transactions.
  – CyberSource through VisaNet: Not used.
  – FDC Compass: Optional for aggregator transactions with all supported card types.
  – FDC Nashville Global: Required for aggregator transactions with all supported card types.

Specifications
• **Type:** String
• **Length:** 3

Mapping Information
• **SCMP API Field:** submerchant_state
• **SO API Field:** invoiceHeader_submerchantState

Related links:
  - [Aggregator Support](#)
  - [TC 33 Capture File](#)
  - [State, Province, and Territory Codes for the United States and Canada](#)

**invoiceHeader_submerchantStreet**
First line of the sub-merchant’s street address.

**Cybersource through VisaNet**
The value for this field does not map to the TC 33 capture file.

**FDC Compass**
This value must consist of uppercase characters.

Services
This field is supported for the following services:

• **Authorization:**
• American Express Direct: Required for aggregator transactions.
• CyberSource through VisaNet: Required for aggregator transactions with American Express. Otherwise, not used.
• FDC Compass: Optional for aggregator transactions with all supported card types.
• FDC Nashville Global: Required for aggregator transactions with all supported card types.

• **Capture:**
  • American Express Direct: Required for aggregator transactions.
  • CyberSource through VisaNet: Not used.
  • FDC Compass: Optional for aggregator transactions with all supported card types.
  • FDC Nashville Global: Required for aggregator transactions with all supported card types.

• **Credit:**
  • American Express Direct: Required for aggregator transactions.
  • CyberSource through VisaNet: Not used.
  • FDC Compass: Optional for aggregator transactions with all supported card types.
  • FDC Nashville Global: Required for aggregator transactions with all supported card types.

### Specifications

- **Type:** String
- **Length:**
  - American Express Direct: 29
  - CyberSource through VisaNet: 29
  - FDC Compass: 38
  - FDC Nashville Global: 25

### Mapping Information

- **SCMP API Field:** submerchant_street
- **SO API Field:** invoiceHeader_submerchantStreet

Related links:
- [Aggregator Support](#)

**invoiceHeader_submerchantTelephoneNumber**

Sub-merchant’s telephone number.

**Cybersource through VisaNet**
The value for this field corresponds to the following data in the TC 33 capture file:

- Record: CP01 TCRB
- Position: 5-24
- Field: American Express Seller Telephone Number

**FDC Compass**

This value must consist of numbers or a combinations of numbers and uppercase characters.

**Formats:**

- NNN-NNN-NNNN
- NNN-AAAAAAAA

**Services**

This field is supported for the following services:

- **Authorization:**
  - American Express Direct: Required for aggregator transactions.
  - CyberSource through VisaNet: Optional for aggregator transactions with American Express. Otherwise, not used.
  - FDC Compass: Required for aggregator transactions with all supported card types.
  - FDC Nashville Global: Required for aggregator transactions with all supported card types.

- **Capture:**
  - American Express Direct: Required for aggregator transactions.
  - CyberSource through VisaNet: Optional for aggregator transactions with American Express. Otherwise, not used.
  - FDC Compass: Required for aggregator transactions with all supported card types.
  - FDC Nashville Global: Required for aggregator transactions with all supported card types.

- **Credit:**
  - American Express Direct: Required for aggregator transactions.
  - CyberSource through VisaNet: Optional for aggregator transactions with American Express. Otherwise, not used.
  - FDC Compass: Required for aggregator transactions with all supported card types.
  - FDC Nashville Global: Required for aggregator transactions with all supported card types.

**Specifications**

- **Type:** String
- **Length:**
– American Express Direct: 20
– CyberSource through VisaNet: 20
– FDC Compass: 13
– FDC Nashville Global: 10

Mapping Information

• SCMP API Field: submerchant_telephone_number
• SO API Field: invoiceHeader_submerchantTelephoneNumber

Related links:
  Aggregator Support
  TC 33 Capture File

issuer_additionalData

Data defined by the issuer.

This field is supported only for Visa and Mastercard on CyberSource through VisaNet.

The value for this field corresponds to the following data in the TC 33 capture file:

• Record: CP08 TCR1
• Position: 9-168
• Field: Free Form Text

Services

This field is supported for the following services:

• Authorization: Optional
• Authorization Reversal: Optional
• Capture: Optional

Specifications

• Type: String
• Length: 255

IMPORTANT: For an authorization, the maximum length for this value is 255 characters. In the capture file, the value is truncated at 161 characters.

Mapping Information

• SCMP API Field: issuer_additional_data
SO API Field: issuer_additionalData

Related links:
  Formats for Discretionary Data
  TC 33 Capture File

item_#_productCode

Type of product.

This value is used to determine the category that the product is in, such as electronic, physical, service, or shipping.

For an authorization request, when you set this field to a value other than default or any of the values for shipping or handling, the following fields are required:

- item_#_productName
- item_#_productSKU
- item_#_quantity

Possible values:

- adult_content: Adult content.
- coupon: Coupon applied to the entire order.
- default: Default value for the product code. The value default is used when a request message does not include a value for the product code.
- electronic_good: Electronic product other than software.
- electronic_software: Software distributed electronically rather than on disks or other media.
- gift_certificate: Gift certificate.
- handling_only: Fee that you charge your customer to cover your administrative selling costs.
- service: Service that you perform for your customer.
- shipping_and_handling: Handling portion is the fee you charge your customer to cover your administrative selling costs. shipping is the charge for shipping the product to your customer.
- shipping_only: Charge for transporting tangible personal property from your location to your customer. You must maintain documentation that clearly establishes the location where the title to the property passed from you to your customer.
- subscription: subscription to a web site or other content.

Services

This field is supported for the following service:

- Authorization: Optional
- Capture: Optional
- Credit: Optional
Specifications

- **Type**: String
- **Length**: 255

Mapping Information

- **SCMP API Field**: product_code
- **SO API Field**: item_#_productCode

Related links:

- [Numbered Elements](#)

**item_#_productName**

Name of the product.

Services

This field is supported for the following services:

- **Authorization**: Required when the product code is not `default` or one of the values for shipping or handling
- **Capture**: Required when the product code is not `default` or one of the values for shipping or handling

Specifications

- **Type**: String
- **Length**: 255

Mapping Information

- **SCMP API Field**: product_name
- **SO API Field**: item_#_productName

Related links:

- [Numbered Elements](#)

**item_#_productSKU**

Identification code for the product.

Services

This field is supported for the following services:
• **Authorization**: Required when the product code is not `default` or one of the values for shipping or handling

• **Capture**: Required when the product code is not `default` or one of the values for shipping or handling

Specifications

• **Type**: String

• **Length**: 255

Mapping Information

• **SCMP API Field**: merchant_product_sku

• **SO API Field**: item_#_productSKU

Related links:

[Numbered Elements](Credit Card Services Using the Simple Order API | Page 389)

**item_#_quantity**

Quantity of the product.

The default is 1.

Services

This field is supported for the following services:

• **Authorization**: Required when the product code is not `default` or one of the values for shipping or handling

• **Authorization Reversal**: Optional

• **Capture**: Required when the product code is not `default` or one of the values for shipping or handling

• **Credit**: Optional

Specifications

• **Type**: Integer

• **Length**: 10

Mapping Information

• **SCMP API Field**: quantity

• **SO API Field**: item_#_quantity

Related links:
**Numbered Elements**

**item_#_taxAmount**

Total tax to apply to the product.

This value cannot be negative. The tax amount and the unit price must be in the same currency.

This field is frequently used for Level II and Level III transactions.

The tax amount value is additive as shown in the following example.

**Example:** This example uses a two-exponent currency such as USD:

1. You include the following items in your request:

   ```
   item_0_unitPrice=10.00
   item_0_quantity=1
   item_0_taxAmount=0.80
   item_1_unitPrice=20.00
   item_1_quantity=1
   item_1_taxAmount=1.60
   ```

2. The total authorized amount is 32.40, not 30.00 with 2.40 of tax included.

**Services**

This field is supported for the following services:

- **Authorization:** Optional
- **Capture:** Optional
- **Credit:** Optional

**Specifications**

- **Type:** String
- **Length:** 15

**Mapping Information**

- **SCMP API Field:** tax_amount
- **SO API Field:** item_#_taxAmount

Related links:

- Numbered Elements
- Level II and Level III Processing Using the Simple Order API
- Tax Calculation Service Using the Simple Order API
item_#_unitPrice

Per-item price of the product.

This value cannot be negative. You can include a decimal point (.), but you cannot include any other special characters. The amount is truncated to the correct number of decimal places.

**IMPORTANT:** Some processors have specific requirements and limitations, such as maximum amounts and maximum field lengths.

**DCC with a Third-Party Provider**

Set this field to the converted amount that was returned by the DCC provider. You must include either this field or `purchaseTotals_grandTotalAmount` in a request.

**Zero Amount Authorizations**

If your processor supports zero amount authorizations, you can set this field to 0 for an authorization to find out whether the card is lost or stolen.

**Services**

This field is supported for the following services:

- **Authorization**
- **Authorization Reversal**
- **Capture**
- **Credit**

**Specifications**

- **Type:** String
- **Length:** 15

**Mapping Information**

- **SCMP API Field:** amount
- **SO API Field:** item_#_unitPrice

**Related links:**

Authorization Information for Specific Processors
Capture Information for Specific Processors
Credit Information for Specific Processors
Dynamic Currency Conversion with a Third Party Provider
Numbered Elements
Zero Amount Authorizations
jpo_businessNameAlphanumeric

Business name in alphanumeric characters.
This field is supported only on JCN Gateway and for the Sumitomo Mitsui Card Co. acquirer on CyberSource through VisaNet.

Services
This field is supported for the following services:

- **Authorization**: Optional
- **Capture**: Optional on JCN Gateway; not used on CyberSource through VisaNet
- **Credit**: Optional on JCN Gateway; not used on CyberSource through VisaNet

Specifications

- **Type**: String
- **Length**: 25

Mapping Information

- **SCMP API Field**: jpo_business_name_alphanumeric
- **SO API Field**: jpo_businessNameAlphanumeric

jpo_businessNameJapanese

Business name in Japanese characters.
This field is supported only on JCN Gateway and for the Sumitomo Mitsui Card Co. acquirer on CyberSource through VisaNet.

Services
This field is supported for the following services:

- **Authorization**: Optional
- **Capture**: Optional on JCN Gateway; not used on CyberSource through VisaNet
- **Credit**: Optional on JCN Gateway; not used on CyberSource through VisaNet

Specifications

- **Type**: String
- **Length**: 25
Mapping Information

- SCMP API Field: jpo_business_name_japanese
- SO API Field: jpo_businessNameJapanese

**jpo_businessNameKatakana**

Business name in Katakana characters.

This field is supported only on JCN Gateway and for the Sumitomo Mitsui Card Co. acquirer on CyberSource through VisaNet.

**Services**

This field is supported for the following services:

- **Authorization**: Optional
- **Capture**: Optional on JCN Gateway; not used on CyberSource through VisaNet
- **Credit**: Optional on JCN Gateway; not used on CyberSource through VisaNet

**Specifications**

- **Type**: String
- **Length**: 25

Mapping Information

- SCMP API Field: jpo_business_name_katakana
- SO API Field: jpo_businessNameKatakana

**jpo_firstBillingMonth**

First billing month for a transaction that uses installment payments.

This field is supported only on JCN Gateway and for the Sumitomo Mitsui Card Co. acquirer on CyberSource through VisaNet.

Possible values: 01 through 12.

When you do not include this field in a request that uses installment payments for one of the Japanese payment options, the first billing month is set to the calendar month that follows the transaction date.

**Services**

This field is supported for the following service:
• **Authorization**: Optional when `jpo_paymentMethod` is 4 or 6; otherwise, not used

Specifications

• **Type**: Integer
• **Length**: 2

Mapping Information

• **SCMP API Field**: `jpo_first_billing_month`
• **SO API Field**: `jpo_firstBillingMonth`

Related links:
- [Japanese Payment Options](#)

### `jpo_installments`

Number of installment payments.

This field is supported only on JCN Gateway and for the Sumitomo Mitsui Card Co. acquirer on CyberSource through VisaNet.

Services

This field is supported for the following service:

• **Authorization**: Required when `jpo_paymentMethod` is 4 or 6; otherwise, not used
• **Capture**: Required on JCN Gateway when `jpo_paymentMethod` is 4 or 6; otherwise, not used
• **Credit**: Required on JCN Gateway when `jpo_paymentMethod` is 4 or 6; otherwise, not used

Specifications

• **Type**: Integer
• **Length**: 2

Mapping Information

• **SCMP API Field**: `jpo_installments`
• **SO API Field**: `jpo_installments`

Related links:
- [Japanese Payment Options](#)
jpo_paymentMethod

Type of Japanese payment option.
This field is supported only on JCN Gateway and for the Sumitomo Mitsui Card Co. acquirer on CyberSource through VisaNet.

Possible values:
- 2: Bonus payment.
- 4: Installment payment.
- 5: Revolving payment.
- 6: Combination of bonus payment and installment payment.

Services

This field is supported for the following service:
- **Authorization**: Optional
- **Capture**: Optional on JCN Gateway; not used on CyberSource through VisaNet
- **Credit**: Optional on JCN Gateway; not used on CyberSource through VisaNet

Specifications

- **Type**: Integer
- **Length**: 1

Mapping Information

- **SCMP API Field**: jpo_payment_method
- **SO API Field**: jpo_paymentMethod

Related links:
- [Japanese Payment Options](#)

linkToRequest

Value that links the current authorization request to the original authorization request.

This value is used for partial authorizations and split shipments. Set this value to the request ID that was returned in the reply message from the original authorization request.

Services

This field is supported for the following service:
• **Authorization**: Optional

Specifications

• **Type**: String
• **Length**: 26

Mapping Information

• **SCMP API Field**: link_to_request
• **SO API Field**: linkToRequest

Related links:
- Partial Authorizations
- Split Shipments

**loan_assetType**

Flag that specifies whether a loan is for a recoverable item or a non-recoverable item. This field is supported only for BNDES transactions on CyberSource through VisaNet.

Possible values:

• **N**: Non-recoverable item.
• **R**: Recoverable item.

The value for this field corresponds to the following data in the TC 33 capture file:

• **Record**: CP07 TCR2
• **Position**: 26
• **Field**: Asset Indicator

Services

This field is supported for the following services:

• **Authorization**: Required when using a Visa card issued by BNDES
• **Capture**: Required when using a Visa card issued by BNDES
• **Credit**: Required when using a Visa card issued by BNDES

Specifications

• **Type**: String
• **Length**: 1
Mapping Information

- **SCMP API Field:** loan_asset_type
- **SO API Field:** loan_assetType

Related links:
- BNDES
- TC 33 Capture File

**loan_type**

Type of loan or installment payment plan based on an agreement between you and the issuer. This field is supported only for these kinds of payments on CyberSource through VisaNet:

- BINDES transactions
- Installment payments with Mastercard in Brazil

**Example:** AGRO-CUSTEIO

**Example:** AGRO-INVEST

**Example:** BNDES-Type1

For BNDES transactions, the value for this field corresponds to the following data in the TC 33 capture file:

- Record: CP07 TCR2
- Position: 27-46
- Field: Loan Type

For installment payments with Mastercard in Brazil, the value for this field corresponds to the following data in the TC 33 capture file:

- Record: CP07 TCR4
- Position: 5-24
- Field: Financing Type

**Services**

This field is supported for the following services:

- **Authorization:** Required for BNDES transactions on CyberSource through VisaNet and installment payments with Mastercard on CyberSource through VisaNet in Brazil
- **Capture:** Required for BNDES transactions on CyberSource through VisaNet and installment payments with Mastercard on CyberSource through VisaNet in Brazil
Specifications

- **Type**: String
- **Length**: 20

Mapping Information

- **SCMP API Field**: loan_type
- **SO API Field**: loan_type

Related links:
- [BNDES](#)
  - [Installment Payments on CyberSource through VisaNet](#)
  - [TC 33 Capture File](#)

**merchantCategoryCode**

Four-digit number that the payment card industry uses to classify merchants into market segments.

A payment card company assigned one or more of these values to your business when you started accepting the payment card company’s cards.

When you do not include this field in a request, the value in your account is used.

**Cybersource through VisaNet**

The value for this field corresponds to the following data in the TC 33 capture file:

- **Record**: CP01 TCR4
- **Position**: 150-153
- **Field**: Merchant Category Code

**Services**

This field is supported for the following services:

- **Authorization**:
  - American Express Direct: Required for aggregator transactions with all supported card types.
  - CyberSource through VisaNet: Optional for aggregator transactions with all supported card types.
  - FDC Compass: Optional for aggregator transactions with all supported card types.
  - FDC Nashville Global: Required for aggregator transactions with all supported card types.

- **Capture**:
– American Express Direct: Required for aggregator transactions with all supported card types.
– CyberSource through VisaNet: Optional for aggregator transactions with all supported card types.
– FDC Compass: Optional for aggregator transactions with all supported card types.
– FDC Nashville Global: Required for aggregator transactions with all supported card types.

**Credit:**
– American Express Direct: Required for aggregator transactions with all supported card types.
– CyberSource through VisaNet: Optional for aggregator transactions with all supported card types.
– FDC Compass: Optional for aggregator transactions with all supported card types.
– FDC Nashville Global: Required for aggregator transactions with all supported card types.

**Specifications**

- **Type:** Integer
- **Length:** 4

**Mapping Information**

- **SCMP API Field:** merchant_category_code
- **SO API Field:** merchantCategoryCode

**Related links:**
- Aggregator Support
- TC 33 Capture File

**merchantCategoryCodeDomestic**

Merchant category code for domestic transactions.

This field is supported only on CyberSource through VisaNet and OmniPay Direct.

The value for this field is a four-digit number that the payment card industry uses to classify merchants into market segments. A payment card company assigned one or more of these values to your business when you started accepting the payment card company's cards. Including this field in a request for a domestic transaction might reduce interchange fees.

**CyberSource through VisaNet**
This field is supported only for domestic transactions with Visa or Mastercard in Spain. Domestic means that you and the customer are in the same country.

When you include this field in a Visa request, you must also include the `merchantCategoryCode` field.

When you include this field in a Mastercard request, including the `merchantCategoryCode` field is optional.

**OmniPay Direct**

When you include this field in a request:

- Do not include the `merchantCategoryCode` field.
- The value for this field overrides the value in your account.

This field is supported only for:

- Domestic transactions with Mastercard in Spain. Domestic means that you and the customer are in the same country.
- Merchants enrolled in the OmniPay Direct interchange program.
- First Data Merchant Solutions (Europe) on OmniPay Direct.

**Services**

This field is supported for the following service:

- **Authorization**: Optional

**Specifications**

- **Type**: Integer
- **Length**: 4

**Mapping Information**

- **SCMP API Field**: `merchant_category_code_domestic`
- **SO API Field**: `merchantCategoryCodeDomestic`

`merchantDefinedData_field1-20`

Fields that you can use to store information.
This topic describes the sequence of fields from merchantDefinedData_field1 to merchantDefinedData_field20.

**IMPORTANT:** These fields have been replaced by merchantDefinedData_mddField_1 to merchantDefinedData_mddField_100. It is recommended that you update your order management system to use the new fields.

**WARNING:** Merchant-defined fields must not be used to capture personally identifying information as stated in the warning in the field description for merchantDefinedData_mddField_1-100.

**Services**

This field is supported for the following services:

- **Authorization:** Optional
- **Capture:** Optional
- **Credit:** Optional

**Specifications**

- **Type:** String
- **Length:** 255

**Mapping Information**

- **SCMP API Field:** No corresponding field
- **SO API Field:** merchantDefinedData_field1-20

Related links:
- Formats for Discretionary Data
- TC 33 Capture File

**merchantDefinedData_mddField_1-100**

Fields that you can use to store information.
This topic describes the sequence of fields from `merchantDefinedData_mddField_1` to `merchantDefinedData_mddField_100`.

**IMPORTANT:** These fields override the old merchant-defined data fields. For example, if you use the obsolete field `merchantDefinedData_field15` and the new field `merchantDefinedData_mddField_15` in the same request, the value for the new field overwrites the value for the obsolete field.

**WARNING:** Merchant-defined data fields are not intended to and must not be used to capture personally identifying information. Accordingly, merchants are prohibited from capturing, obtaining, and/or transmitting any personally identifying information in or via the merchant-defined data fields. Personally identifying information includes, but is not limited to, address, payment card number, social security number, driver's license number, state-issued identification number, passport number, and card verification numbers (CVV, CVC2, CVV2, CID, CVN). In the event CyberSource discovers that a merchant is capturing and/or transmitting personally identifying information via the merchant-defined data fields, whether or not intentionally, CyberSource will immediately suspend the merchant's account, which will result in a rejection of any and all transaction requests submitted by the merchant after the point of suspension.

**CyberSource through VisaNet**

For installment payments with Mastercard in Brazil, use `merchantDefinedData_mddField_1` and `merchantDefinedData_mddField_2` for data that you want to provide to the issuer to identify the transaction.

For installment payments with Mastercard in Brazil:

- The value for `merchantDefinedData_mddField_1merchant_defined_data1` corresponds to the following data in the TC 33 capture file:
  - Record: CP07 TCR5
  - Position: 25-44
  - Field: Reference Field 2
- The value for `merchantDefinedData_mddField_2merchant_defined_data2` corresponds to the following data in the TC 33 capture file:
  - Record: CP07 TCR5
  - Position: 45-64
  - Field: Reference Field 3

**Services**

This field is supported for the following service:

- **Authorization:** Optional
- **Capture:** Optional
• **Credit**: Optional

Specifications

• **Installment payments with Mastercard on CyberSource through VisaNet in Brazil**:
  
  – **Type**: String
  
  – **Length**: 20

• **All other transactions**:
  
  – **Type**: String
  
  – **Length**: 255

Mapping Information

• **SCMP API Field**: merchant_defined_data1 to merchant_defined_data100

• **SO API Field**: merchantDefinedData_mddField_1 to merchantDefinedData_mddField_100

Related links:
  
  [Installment Payments on CyberSource through VisaNet](#)

  [TC 33 Capture File](#)

**merchantID**

Your merchant ID. Use the same merchant ID for evaluation, testing, and production.

Services

This field is required for all services.

Specifications

• **Type**: String

• **Length**: 30

Mapping Information

• **SCMP API Field**: merchant_id

• **SO API Field**: merchantID

**merchantReferenceCode**

Order reference or tracking number that you generate.
It is recommended that you provide a unique value for each transaction so that you can perform meaningful searches for the transaction.

**FDC Nashville Global**

Certain circumstances can cause the processor to truncate this value to 15 or 17 characters for Level II and Level III processing, which can cause a discrepancy between the value you submit and the value included in some processor reports.

**Services**

This field is required for all services.

**Specifications**

- **Asia, Middle East, and Africa Gateway:**
  - Type: String
  - Length: 40
- **Atos:**
  - Type: String
  - Length: 32
- **Elavon Americas:**
  - Type: String
  - Length: 39
- **RuPay Credit Service:**
  - Type: String
  - Length: 24
- **RuPay Other Services:**
  - Type: String
  - Length: 50
- **All Other Processors:**
  - Type: String
  - Length: 50

**Mapping Information**

- **SCMP API Field:** merchant_ref_number
- **SO API Field:** merchantReferenceCode

Related links:

[Getting Started with CyberSource Advanced for the Simple Order API]
merchantTransactionIdentifier

Identifier that you assign to the transaction.

Services

This field is supported for the following services:

- **Authorization**: Optional
- **Authorization Reversal**: Optional
- **Capture**: Optional
- **Credit**: Optional
- **Void**: Optional

Specifications

- **Type**: String
- **Length**: 30

Mapping Information

- **SCMP API Field**: merchant_transaction_identifier
- **SO API Field**: merchantTransactionIdentifier

Related links:
Merchant-Initiated Reversals and Voids

nationalNetDomesticData

Supplementary domestic transaction information provided by the acquirer.

This field is supported only for domestic data in Colombia on CyberSource through VisaNet.

The supplementary information is provided for National Net Settlement Service (NNSS) transactions. NNSS is a settlement service that Visa provides. For NNSS transactions:

- VisaNet clears transactions. VisaNet transfers funds to the acquirer after deducting processing fees and interchange fees.
- VisaNet settles transactions in the local pricing currency through a local financial institution.

Services

This field is supported for the following services:

- **Authorization**: Optional
• **Authorization Reversal**: Optional
• **Capture**: Optional
• **Credit**: Optional

Specifications

• **Type**: String
• **Length**: 123

**IMPORTANT**: For an authorization, the maximum length for this value is 255 characters. In the capture file, the value is truncated at 161 characters.

Mapping Information

• **SCMP API Field**: national_net_domestic_data
• **SO API Field**: nationalNetDomesticData

Related links:
- Formats for Discretionary Data
- TC 33 Capture File

**orderRequestToken**

Request token value returned from a previous request.

This value links the previous request to the current follow-on request.

This value is an encoded string that contains no confidential information, such as an account number or card verification number.

Services

This field is supported for the following services:

• **Authorization Reversal**: Optional
• **Capture**: Required for Atos; otherwise, optional. When you request the authorization and capture together, the capture does not require a request token.
• **Credit**: Required for Atos; otherwise, optional
• **Void**: Optional

Specifications

• **Type**: String
• **Length**: 256
Mapping Information

- SCMP API Field: order_request_token
- SO API Field: orderRequestToken

**paymentSolution**

Type of payment solution that is being used for the transaction.

Possible values:
- 005: Masterpass.
- visachekout: Visa Checkout or Visa Secure Remote Commerce.

**Services**

This field is supported for the following services:

- **Authorization**: Required for Masterpass transactions on OmniPay Direct, Visa Checkout transactions, and Visa Secure Remote Commerce transactions
- **Authorization Reversal**: Required for Visa Checkout and Visa Secure Remote Commerce transactions
- **Capture**: Required for Visa Checkout and Visa Secure Remote Commerce transactions
- **Credit**: Required for Visa Checkout and Visa Secure Remote Commerce transactions

**Specifications**

- **Masterpass**:
  - **Type**: String
  - **Length**: 3
- **Visa Checkout and Visa Secure Remote Commerce**:
  - **Type**: String
  - **Length**: 12

**Mapping Information**

- SCMP API Field: payment_solution
- SO API Field: paymentSolution

Related links:
- [Masterpass Digital Payment Solutions web page](#) (for links to Visa Checkout and Visa Secure Remote Commerce documentation)
personalID_number

Identifier for the customer.
This field is supported only on Cielo 3.0 and Comercio Latino.

**Cielo 3.0**
Set this field to the Cadastro Nacional da Pessoa Jurídica (CNPJ) or Cadastro de Pessoas Físicas (CPF).

**Comercio Latino**
Set this field to the Cadastro de Pessoas Físicas (CPF).

**Services**
This field is supported for the **Authorization** service:

- **Cielo 3.0**: Optional
- **Comercio Latino**: Require

**Specifications**

- **Type**: String
- **Length**: 18

**Mapping Information**

- **SCMP API Field**: personal_id
- **SO API Field**: personalID_number

personalID_type

Type of value in the **personalID_number** field.
This field is supported only on Cielo 3.0.

Possible values:

- **BR_CNPJ**: Cadastro Nacional da Pessoa Jurídica (CNPJ).
- **BR_CPF**: Cadastro de Pessoas Físicas (CPF).

**Services**
This field is supported for the following services:

- **Authorization**: Required if personalID_number is included in the request
Specifications

- **Type**: String
- **Length**: 7

Mapping Information

- **SCMP API Field**: personal_id_type
- **SO API Field**: personalID_type

**pos_environment**

Operating environment.

This field is supported only on American Express Direct and CyberSource through VisaNet.

**Mastercard**

Possible values:

- 2: On merchant premises, unattended, or customer terminal. Examples: oil, kiosks, self-checkout, home computer, mobile telephone, personal digital assistant (PDA). Customer terminal is supported only for Mastercard transactions on CyberSource through VisaNet.
- 4: Off merchant premises, unattended, or customer terminal. Examples: vending machines, home computer, mobile telephone, PDA. Customer terminal is supported only for Mastercard transactions on CyberSource through VisaNet.

**All Card Types Except Mastercard**

Possible values:

- 0: No terminal used or unknown environment.
- 1: On merchant premises, attended.
- 3: Off merchant premises, attended. Examples: portable POS devices at trade shows, at service calls, or in taxis.
- 4: Off merchant premises, unattended. Examples: vending machines, home computer, mobile telephone, PDA.
- 5: On premises of customer, unattended.
- 9: Unknown delivery mode.
- S: Electronic delivery of product. Examples: music, software, or eTickets that are downloaded over the internet.
- T: Physical delivery of product. Examples: music or software that is delivered by mail or by a courier.
Services
This field is supported for the following service:

- **Authorization**: Optional

Specifications
- **Type**: String
- **Length**: 1

Mapping Information
- **SCMP API Field**: pos_environment
- **SO API Field**: No corresponding field

`postdatedTransaction_guaranteeAmount`

Amount that is guaranteed for a post-dated transaction.

This field is supported only for post-dated transactions with Mastercard in Brazil on CyberSource through VisaNet.

The guaranteed amount is specified in an agreement between you and the issuer.

A post-dated transaction enables a customer to make a purchase using a debit Mastercard and to have the debit post to the customer's account at a later date.

Format: 8 digits including 2 minor units, BRL currency only.

The value for this field corresponds to the following data in the TC 33 capture file:

- **Record**: CP07 TCR0
- **Position**: 5-12
- **Field**: Mastercard Post-Dated Transaction Details

Services
This field is supported for the following services:

- **Authorization**: Required for post-dated transactions with Mastercard in Brazil on CyberSource through VisaNet

Specifications
- **Type**: String
- **Length**: 8
postdatedTransaction_guaranteeIndicator

Flag that indicates whether a post-dated transaction has a guarantee.

This field is supported only for post-dated transactions with Mastercard in Brazil on CyberSource through VisaNet.

The guarantee is specified in an agreement between you and the issuer. The customer tells you whether they would like the transaction to be post-dated. The issuer provides the guarantee.

A post-dated transaction enables a customer to make a purchase using a debit Mastercard and to have the debit post to the customer's account at a later date.

Possible values:

- true: Post-dated transaction has a guarantee.
- false: Post-dated transaction does not have a guarantee.

The value for this field corresponds to the following data in the TC 33 capture file:

- Record: CP07 TCR0
- Position: 55
- Field: Mastercard Post-Dated Transaction Details

Services

This field is supported for the following services:

- **Authorization**: Required for post-dated transactions with Mastercard in Brazil on CyberSource through VisaNet

Specifications

- **Type**: String
- **Length**: 5

Mapping Information

- **SCMP API Field**: postdated_transaction_guarantee_amount
- **SO API Field**: postdatedTransaction_guaranteeAmount

Related links:

- TC 33 Capture File
postdatedTransaction_settlementDate

Date you plan to send a capture request for a post-dated transaction.

This field is supported only for post-dated transactions with Mastercard in Brazil on CyberSource through VisaNet.

A post-dated transaction enables a customer to make a purchase using a debit Mastercard and to have the debit post to the customer's account at a later date.

Format: YYYYMMDD

The value for this field corresponds to the following data in the TC 33 capture file:

- Record: CP07 TCR0
- Position: 13-18
- Field: Mastercard Post-Dated Transaction Details

Services

This field is supported for the following service:

- **Authorization**: Required for post-dated transactions with Mastercard in Brazil on CyberSource through VisaNet

Specifications

- **Type**: String
- **Length**: 8

Mapping Information

- **SCMP API Field**: postdated_transaction_settlement_date
- **SO API Field**: postdatedTransaction_settlementDate

Related links:

TC 33 Capture File

processorID

Value that identifies the acquirer to use for the transaction.

This value is supported only on CyberSource through VisaNet.

Contact customer support to get the value for this field.
Services

This field is supported for the following services:

- **Authorization**: Optional
- **Credit**: Optional for stand-alone credits; otherwise, not used.

Specifications

- **Type**: String
- **Length**: 3

Mapping Information

- **SCMP API Field**: processor_id
- **SO API Field**: processorID

purchaseTotals_additionalAmount0-4

Additional amount.

This topic describes the sequence of fields from purchaseTotals_additionalAmount0 to purchaseTotals_additionalAmount4.

This field is supported only on American Express Direct.

Services

This field is supported for the following services:

- **Capture**: Optional
- **Credit**: Optional

Specifications

- **Type**: String
- **Length**: 12

Mapping Information

- **SCMP API Fields**:
  - additional_amount0
  - additional_amount1
  - additional_amount2
  - additional_amount3
– additional_amount4

• SO API Fields:
  – purchaseTotals_additionalAmount0
  – purchaseTotals_additionalAmount1
  – purchaseTotals_additionalAmount2
  – purchaseTotals_additionalAmount3
  – purchaseTotals_additionalAmount4

Related links:
  Additional Amounts

**purchaseTotals_additionalAmountType0-4**

Additional amount type.

This topic describes the sequence of fields from `purchaseTotals_additionalAmountType0` to `purchaseTotals_additionalAmountType4`

This field is supported only on American Express Direct.

**Services**

This field is supported for the following services:

• **Capture**: Optional
• **Credit**: Optional

**Specifications**

• **Type**: String
• **Length**: 3

**Mapping Information**

• **SCMP API Fields**:
  – additional_amount_type0
  – additional_amount_type1
  – additional_amount_type2
  – additional_amount_type3
  – additional_amount_type4

• **SO API Fields**:
  – purchaseTotals_additionalAmountType0
  – purchaseTotals_additionalAmountType1
purchaseTotals_currency

Currency used for the order.

Use a three-character ISO currency code.

For an authorization reversal or capture, you must use the same currency that was used for the authorization.

**DCC with a Third-Party Provider**

Customer’s billing currency.

**Services**

This field is supported for the following services:

- **Authorization**: Required
- **Authorization Reversal**: Required
- **Capture**: Required
- **Credit**: Required
- **Incremental Authorization**: Required

**Specifications**

- **Type**: String
- **Length**: 5

**Mapping Information**

- **SCMP API Field**: currency
- **SO API Field**: purchaseTotals_currency

Related links:

- Dynamic Currency Conversion with a Third Party Provider
- ISO Standard Currency Codes
purchaseTotals_exchangeRate

Exchange rate returned by the DCC provider.
The value for this field includes a decimal point and a maximum of four decimal places.

Services

This field is supported for the following service:

- **Authorization**: Optional

Specifications

- **Type**: String
- **Length**: 15

Mapping Information

- **SCMP API Field**: exchange_rate
- **SO API Field**: purchaseTotals_exchangeRate

Related links:

- Dynamic Currency Conversion with a Third Party Provider

purchaseTotals_exchangeRateTimeStamp

Time stamp for the exchange rate.
This value is returned by the DCC provider. This value must be in GMT.

Services

This field is supported for the following services:

- **Authorization**: Optional

Specifications

- **Type**: String
- **Length**: 14
- **Format**: YYYYMMDDhhmmss
Mapping Information

- **SCMP API Field:** exchange_rate_timestamp
- **SO API Field:** purchaseTotals_exchangeRateTimeStamp

Related links:
- Dynamic Currency Conversion with a Third Party Provider

**purchaseTotals_foreignAmount**

Converted amount that was returned by the DCC provider.

**Services**

This field is supported for the following service:

- **Authorization:** Optional

**Specifications**

- **Type:** String
- **Length:** 15

Mapping Information

- **SCMP API Field:** foreign_amount
- **SO API Field:** purchaseTotals_foreignAmount

Related links:
- Dynamic Currency Conversion with a Third Party Provider

**purchaseTotals_foreignCurrency**

Customer's billing currency.

**Services**

This field is supported for the following services:

- **Authorization:** Optional

**Specifications**

- **Type:** String
- **Length:** 5
Mapping Information

- **SCMP API Field:** foreign_currency
- **SO API Field:** purchaseTotals_foreignCurrency

Related links:
- Dynamic Currency Conversion with a Third Party Provider
- ISO Standard Currency Codes

**purchaseTotals_grandTotalAmount**

Grand total for the order.

This value cannot be negative. You can include a decimal point (.), but you cannot include any other special characters. The amount is truncated to the correct number of decimal places.

**IMPORTANT:** Some processors have specific requirements and limitations, such as maximum amounts and maximum field lengths.

**DCC with a Third-Party Provider**

Set this field to the converted amount that was returned by the DCC provider. You must include either this field or `item_#_unitPrice` in a request.

**Zero Amount Authorizations**

If your processor supports zero amount authorizations, you can set this field to 0 for the authorization to check if the card is lost or stolen.

**Services**

This field is supported for the following services:

- **Authorization**
- **Authorization Reversal**
- **Capture**
- **Credit**
- **Incremental Authorization:** Required

**Specifications**

- **Type:** String
- **Length:**
  - Comercio Latino: 19
  - All other processors: 15
Mapping Information

- **SCMP API Field:** grand_total_amount
- **SO API Field:** purchaseTotals_grandTotalAmount

Related links:
- Authorization Information for Specific Processors
- Capture Information for Specific Processors
- Credit Information for Specific Processors
- Dynamic Currency Conversion with a Third Party Provider
- Numbered Elements
- Zero Amount Authorizations

**purchaseTotals_originalAmount**

Amount in your original pricing currency.

This value cannot be negative. You can include a decimal point (.) in this field to denote the currency exponent, but you cannot include any other special characters. If needed, the amount is truncated to the correct number of decimal places.

**Services**

This field is supported for the following services:

- **Authorization:** Required when DCC is used for the purchase
- **Capture:** Required when DCC is used for the purchase
- **Credit:** Required when DCC is used for the purchase

**Specifications**

- **Type:** String
- **Length:** 15

**Mapping Information**

- **SCMP API Field:** original_amount
- **SO API Field:** purchaseTotals_originalAmount

Related links:
- Dynamic Currency Conversion with a Third Party Provider
purchaseTotals_originalCurrency

Your local pricing currency code.

Services

This field is supported for the following services:

- **Authorization**: Required for DCC transactions

Specifications

- **Type**: String
- **Length**: 5

Mapping Information

- **SCMP API Field**: original_currency
- **SO API Field**: purchaseTotals_originalCurrency

Related links:

[Dynamic Currency Conversion with a Third Party Provider](#)
[ISO Standard Currency Codes](#)

recipient_accountID

Identifier for the recipient’s account.

Set the value for this field to the first six digits and last four digits of the recipient’s account number.

This field is a pass-through, which means that the value is not verified or modified in any way before it is sent to the processor. If the field is not required for the transaction, it is not forwarded to the processor.

Services

This field is supported for the following services:

- **Authorization**: Required for recipient transactions

Specifications

- **Type**: String with numbers only
- **Length**: 10
Mapping Information

- **SCMP API Field:** recipient_account_id
- **SO API Field:** recipient_accountID

Related links:
- Recipients

recipient_dateOfBirth

Recipient's date of birth.

This field is a pass-through, which means that it is verified that the value is eight numeric characters but otherwise the value is not verified or modified in any way before it is sent to the processor. If the field is not required for the transaction, it is not forwarded to the processor.

Services

This field is supported for the following services:

- **Authorization:** Required for recipient transactions

Specifications

- **Type:** String with numbers only
- **Length:** 8
- **Format:** YYYYMMDD

Mapping Information

- **SCMP API Field:** recipient_date_of_birth
- **SO API Field:** recipient_dateOfBirth

Related links:
- Recipients

recipient_lastName

Recipient's last name.

This field is a pass-through, which means that the value is not verified or modified in any way before it is sent to the processor. If the field is not required for the transaction, it is not forwarded to the processor.
Services
This field is supported for the following services:

• **Authorization**: Required for recipient transactions

Specifications

• **Type**: String with letters and numbers only
• **Length**: 6

Mapping Information

• **SCMP API Field**: recipient_lastname
• **SO API Field**: recipient_lastName

Related links:
  Recipients

**recipient_postalCode**

Partial postal code for the recipient’s address.

**Example**: If the postal code is NN5 7SG, the value for this field should be the first part of the postal code: NN5.

This field is a pass-through, which means that the value is not verified or modified in any way before it is sent to the processor. If the field is not required for the transaction, it is not forwarded to the processor.

Services
This field is supported for the following services:

• **Authorization**: Required for recipient transactions

Specifications

• **Type**: String with letters and numbers only
• **Length**: 6

Mapping Information

• **SCMP API Field**: recipient_postal_code
• **SO API Field**: recipient_postalCode

Related links:
  Recipients
recurringSubscriptionInfo_subscriptionID

Subscription ID or token ID.

When you use Recurring Billing or Token Management Service and you include this value in a request, many of the fields that are normally required for an authorization or credit become optional.

Services

This field is supported for the following services:

• **Authorization**: Optional
• **Credit**: Optional

Specifications

• **Type**: String
• **Length**: 26

Mapping Information

• **SCMP API Field**: subscription_id
• **SO API Field**: recurringSubscriptionInfo_subscriptionID

Related links:
Recurring Billing
Token Management Service

reportGroup

Merchant-generated identifier for a group of transactions.

This field is supported only on Worldpay VAP.

Services

This field is supported for the following services:

• **Authorization**: Optional
• **Authorization Reversal**: Optional
• **Capture**: Optional
• **Credit**: Optional

Specifications

• **Type**: String
Length: 25

Mapping Information

- SCMP API Field: report_group
- SO API Field: reportGroup

Related links:
  Report Groups

shipFrom_postalCode

Postal code for the address from which the goods are shipped, which is used to establish nexus. The default is the postal code associated with your account. The postal code must consist of 5 to 9 digits.

U.S.

Format for 9-digit postal code in the U.S.: [5 digits][dash][4 digits]

Example: 12345-6789

Canada

Format for 6-digit postal code in Canada: [alpha][numeric][alpha][space] [numeric][alpha][numeric]

Example: A1B 2C3

American Express Direct

Before sending the postal code to the processor, all non-alphanumeric characters are removed and, if the remaining value is longer than nine characters, the value is truncated starting from the right side.

Services

This field is supported for the following service:

- Capture: Optional
- Credit: Optional

Specifications

- Type: String
- Length: 10

Mapping Information

- SCMP API Field: ship_from_zip
- SO API Field: shipFrom_postalCode
shipTo_buildingNumber

Building number in the street address.

**Example:** The building number is 187 in the following address:

Rua da Quitanda 187

Services

This field is supported for the following services:

- **Authorization:** Optional

Specifications

- **Type:** String
- **Length:** 15

Mapping Information

- **SCMP API Field:** ship_to_building_number
- **SO API Field:** shipTo_buildingNumber

shipTo_city

City in the shipping address.

Services

This field is supported for the following services:

- **Authorization:** Required when any shipping address information is included in the request and shipping to the U.S. or Canada; otherwise, Optional

Specifications

- **Type:** String
- **Length:** 50

Mapping Information

- **SCMP API Field:** ship_to_city
- **SO API Field:** shipTo_city
shipTo_country
Country in the shipping address.
Use a two-character ISO country code.

Services
This field is supported for the following services:

• **Authorization**: Required when any shipping address information is included in the request; otherwise, Optional
• **Capture**: when any shipping address information is included in the request; otherwise, Optional
• **Credit**: Required when any shipping address information is included in the request; otherwise, Optional

Specifications

• **Type**: String
• **Length**: 2

Mapping Information

• **SCMP API Field**: ship_to_country
• **SO API Field**: shipTo_country

Related links:
ISO Standard Country Codes

shipTo_district
Neighborhood, community, or region within a city or municipality.

Services
This field is supported for the following services:

• **Authorization**: Optional

Specifications

• **Type**: String
• **Length**: 50
Mapping Information

- **SCMP API Field**: ship_to_district
- **SO API Field**: shipTo_district

**shipTo_firstName**

First name of the recipient.

**Services**

This field is supported for the following service:

- **Authorization**: Optional

**Specifications**

- **Worldpay VAP**:
  - **Type**: String
  - **Length**: 25
- **All other processors**:
  - **Type**: String
  - **Length**: 60

Mapping Information

- **SCMP API Field**: ship_to_firstname
- **SO API Field**: shipTo_firstName

**shipTo_lastName**

Last name of the recipient.

**Services**

This field is supported for the following service:

- **Authorization**: Optional

**Specifications**

- **Worldpay VAP**:
  - **Type**: String
• All other processors:
  – Type: String
  – Length: 60

Mapping Information

• SCMP API Field: ship_to_lastname
• SO API Field: shipTo_lastName

**shipTo_phoneNumber**

Phone number for the shipping address.

**Services**

This field is supported for the following services:

• **Authorization**: Optional

**Specifications**

• Type: String
  • Length: 15

Mapping Information

• SCMP API Field: ship_to_phone
• SO API Field: shipTo_phoneNumber

**shipTo_postalCode**

Postal code for the shipping address.

The postal code must consist of 5 to 9 digits.

Format for 9-digit postal code in the U.S.: [5 digits][dash][4 digits]

**Example** 12345-6789

Format for 6-digit postal code in Canada: [alpha][numeric][alpha][space][numeric][alpha][numeric]

**Example** A1B 2C

The following notes are dependent on the processor:
• **American Express Direct**: Before sending the postal code to the processor, all non-alphanumeric characters are removed. If the remaining value is longer than nine characters, the value is truncated starting from the right side.

• **Chase Paymentech Solutions**: For Level III processing with Visa and Mastercard, this value is the same as the ship-from postal code when your customer takes possession of the items at your location. With Mastercard, do not use all zeros or nines.

• **CyberSource through VisaNet**: For Level II processing with Visa, Mastercard, and American Express, and Level III processing with Visa and Mastercard, this value is the same as the ship-from postal code when your customer takes possession of the items at your location.

• **Elavon Americas**: For Level III processing with Visa and Mastercard, this value is the same as the ship-from postal code when your customer takes possession of the items at your location.

• **FDC Compass**: For Level III processing with Visa and Mastercard, this value is the same as the ship-from postal code when your customer takes possession of the items at your location. With Mastercard, do not use all zeros or nines.

• **FDC Nashville Global**: For Level II processing with Visa, Mastercard, and American Express, and Level III processing with Visa and Mastercard, this value is the same as the ship-from postal code when your customer takes possession of the items at your location.

• **GPN**: For Level III processing with Visa and Mastercard, this value is the same as the ship-from postal code when your customer takes possession of the items at your location.

• **OmniPay Direct**: For Level II processing with Visa and Level III processing with Visa and Mastercard, this value is the same as the ship-from postal code when your customer takes possession of the items at your location.

• **TSYS Acquiring Solutions**: For Level III processing with Visa and Mastercard, this value is the same as the ship-from postal code when your customer takes possession of the items at your location. With Mastercard, do not use all zeros or nines.

• **Worldpay VAP**: For Level III processing with Visa and Mastercard, this value is the same as the ship-from postal code when your customer takes possession of the items at your location.

**Services**

For standard processing (not Level II or Level III), this field is required when any shipping information is included in the request and shipping to the U.S. or Canada during authorization, capture and credit transactions. Otherwise, this field is optional.

Level II and Level III processing is applied to capture and credit transactions. How this field is used is dependent on the processor.

• **American Express Direct**: This field is supported for Level II: When this field is not included in the request, the postal code for the billing address is used. When neither field is included in the request, the value in your account is used.

• **Chase Paymentech Solutions**: This field is supported for Level III with Visa and Mastercard: Required for the best rate.

• **CyberSource through VisaNet**: This field is supported for Level II with Visa, Mastercard, and American Express, and for Level III with Visa and Mastercard: Optional.

• **Elavon Americas**: This field is supported for Level III with Visa and Mastercard: Optional.
• **FDC Compass**: This field is supported for Level III with Visa and Mastercard: Required for the best rate.

• **FDC Nashville Global**: This field is supported for Level II with Visa, Mastercard, and American Express, and for Level III with Visa and Mastercard: When this field is not included in the request, the postal code for the billing address is used. The request must include the postal code for the billing address or shipping address.

• **FDMS Nashville**: This field is supported for Level II with Visa and Mastercard: When this field is not included in the request, the postal code for the billing address is used. The request must include the postal code for the billing address or shipping address.

• **FDMS South**: This field is supported for Level II with Mastercard: For a purchase/procurement card, when this field is not included in the request, the postal code for the billing address is used; the request must include the postal code for the billing address or shipping address. For all other types of Level II processing with Mastercard, the postal code is optional.

• **GPN**: This field is supported for Level III with Visa and Mastercard: Optional.

• **OmniPay Direct**: This field is supported for Level II with Visa and for Level III with Visa and Mastercard: Optional.

• **RBS Worldpay Atlanta**: This field is supported for Level III with Visa and Mastercard: When this field is not included in the request, the postal code for the billing address is used. The request must include the postal code for the billing address or shipping address. For the best rate, include this field in the request.

• **TSYS Acquiring Solutions**: This field is supported for Level III with Visa and Mastercard: Recommended for the best rate.

• **Worldpay VAP**: This field is supported for Level III with Visa and Mastercard: Optional. When this field is not included in the request, the postal code for the billing address in the authorization request is used.

**Specifications**

• **Type**: String

• **Length**: 10 (except as otherwise noted)

**CyberSource through VisaNet**

• **Length**: Level II or Level III Processing: 20; all other transactions: 10

**Worldpay VAP**

• **Length**: 20 (It is recommended that this value not exceed 10 characters)

**Mapping Information**

• **SCMP API Field**: ship_to_zip

• **SO API Field**: shipTo_postalCode
Processor Field Names

Processor-specific field names for each processor that supports this field for Level II or Level III processing:

- **American Express Direct:** N/A
- **Chase Paymentech Solutions:** Destination Zip / Postal Code
- **CyberSource through VisaNet:** shipToAddress
- **Elavon Americas:** Destination Postal / Zip Code
- **FDC Compass:** Destination Zip / Postal Code
- **FDC Nashville Global:** Destination Zip
- **FDMS Nashville:** N/A
- **FDMS South:** N/A
- **GPN:** Destination Postal / Zip Code
- **OmniPay Direct:** Destination Postal / Zip Code
- **RBS WorldPay:** Destination Zip
- **TSYS Acquiring Solutions:** Destination Postal / ZIP Code
- **Worldpay VAP:** destinationPostalCode

**shipTo_shippingMethod**

Shipping method for the product.

Possible values:

- **lowcost:** Lowest-cost service.
- **sameday:** Courier or same-day service.
- **oneday:** Next-day or overnight service.
- **twoday:** Two-day service.
- **threeday:** Three-day service.
- **pickup:** Store pick-up.
- **other:** Other shipping method.
- **none:** No shipping method because product is a service or subscription.

**Services**

This field is supported for the following services:

- **Authorization:** Optional

**Specifications**

- **Type:** String
• **Length**: 10

Mapping Information

• **SCMP API Field**: shipping_method
• **SO API Field**: shipTo_shippingMethod

**shipTo_state**

State or province of the shipping address.

Use a state, province, or territory code.

Services

This field is supported for the following services:

• **Authorization**: Required when any shipping address information is included in the request and shipping to the U.S. or Canada; otherwise, Optional

Specifications

• **Type**: String
• **Length**: 2

Mapping Information

• **SCMP API Field**: ship_to_state
• **SO API Field**: shipTo_state

Related links:

State, Province, and Territory Codes for the United States and Canada

**shipTo_street1**

First line of the shipping address.

Services

This field is supported for the following service:

• **Authorization**: Required when any shipping address information is included in the request; otherwise, optional
Specifications

- **Worldpay VAP:**
  - **Type:** String
  - **Length:** 35

- **All other processors:**
  - **Type:** String
  - **Length:** 60

Mapping Information

- **SCMP API Field:** ship_to_address1
- **SO API Field:** shipTo_street1

**shipTo_street2**

Second line of the shipping address.

Services

This field is supported for the following service:

- **Authorization:** Optional

Specifications

- **Worldpay VAP:**
  - **Type:** String
  - **Length:** 35

- **All other processors:**
  - **Type:** String
  - **Length:** 60

Mapping Information

- **SCMP API Field:** ship_to_address2
- **SO API Field:** shipTo_street2

**subsequentAuth**

Indicates whether the transaction is a merchant-initiated transaction or subsequent authorization.
This field is supported only for:

- Merchant-initiated transactions.
- Subsequent authorizations on FDC Nashville Global and Streamline.

Possible values:

- **true**: Merchant-initiated transaction or subsequent authorization.
- **false**: Not a merchant-initiated transaction or subsequent authorization.

**CyberSource through VisaNet**

The value for this field does not correspond to any data in the TC 33 capture file.

**Services**

This field is supported for the following service:

- **Authorization**: Required for merchant-initiated transactions. Required for subsequent authorizations on FDC Nashville Global and Streamline.

**Specifications**

- **Type**: String
- **Length**: 5

**Mapping Information**

- **SCMP API Field**: subsequent_auth
- **SO API Field**: subsequentAuth

Related links:

- Merchant-Initiated Transactions and Credentials-on-File Transactions
- TC 33 Capture File
- Authorizations with Payment Network Tokens Using the Simple Order API

**subsequentAuthFirst**

Indicates whether the customer initiated the transaction and whether the credentials are stored for future authorizations.

Future authorizations that use the stored credentials can be merchant-initiated transactions or credentials-on-file transactions.

Possible values:

- **true**: Credentials are stored for future authorizations.
- **false**: Credentials are not stored for future authorizations.

**CyberSource through VisaNet**
The value for this field corresponds to the following data in the TC 33 capture file:

- Record: CP01 TCR1
- Position: 136
- Field: POS Environment

Services

This field is supported for the following service:

- **Authorization:** Required for customer-initiated transactions from which the credentials are stored for future authorizations.

Specifications

- **Type:** String
- **Length:** 5

Mapping Information

- **SCMP API Field:** subsequent_auth_first
- **SO API Field:** subsequentAuthFirst

Related links:

- Merchant-Initiated Transactions and Credentials-on-File Transactions
- TC 33 Capture File

**subsequentAuthOriginalAmount**

Amount of the original authorization.

This field is supported only for the following kinds of transactions with Discover:

- Merchant-initiated transactions.
- Recurring payments on FDC Nashville Global that use payment network tokens.
- Subsequent authorizations on FDC Nashville Global and Streamline.

Services

This field is supported for the following service:

- **Authorization:** See description.

Specifications

- **Type:** String
- **Length:** 60
Mapping Information

- **SCMP API Field:** subsequent_auth_original_amount
- **SO API Field:** subsequentAuthOriginalAmount

Related links:

- Merchant-Initiated Transactions and Credentials-on-File Transactions
- Authorizations with Payment Network Tokens Using the Simple Order API

**subsequentAuthReason**

Reason for the merchant-initiated transaction or incremental authorization.

This field is supported only for:

- The five kinds of merchant-initiated transactions in the following list.
- Incremental authorization service.

Possible values:

- 1: Resubmission.
- 2: Delayed charge.
- 3: Reauthorization for split shipment.
- 4: No show.
- 5: Incremental authorization.

**CyberSource through VisaNet**

The value for this field corresponds to the following data in the TC 33 capture file:

- Record: CP01 TCR0
- Position: 160-163
- Field: Message Reason Code

**Services**

This field is supported for the following services:

- **Authorization:** Required for the five kinds of merchant-initiated transactions listed in the description.
- **Incremental Authorization:** Required

**Specifications**

- **Type:** String
- **Length:** 1
subsequentAuthStoredCredential

Indicates whether you obtained the payment information from credentials on file (COF) instead of from the customer.

Possible values:
- **true**: Transaction uses COF.
- **false**: Transaction does not use COF.

When you use the Token Management Service, this field is set to `true` for you.

Services

This field is supported for the following service:
- **Authorization**: Optional for transactions that use COF information

Specifications

- **Type**: String
- **Length**: 5

subsequentAuthTransactionID

Network transaction identifier that was returned for a previous authorization in the series.

This field is supported only for:
• Merchant-initiated transactions.
• Installment payments on FDI Australia.

The value for this field was returned in the `ccAuthReply_paymentNetworkTransactionID` field in the reply message for either the original authorization in the series or the previous authorization in the series.

**CyberSource through VisaNet**

The value for this field does not correspond to any data in the TC 33 capture file.

**Services**

This field is supported for the following service:

- **Authorization**: Required for installment payments on FDI Australia and for merchant-initiated transactions.

**Specifications**

- **Type**: String
- **Length**: 15

**Mapping Information**

- **SCMP API Field**: subsequent_auth_transaction_id
- **SO API Field**: subsequentAuthTransactionID

**Related links:**
- Installment Payments on FDI Australia
- Merchant-Initiated Transactions and Credentials-on-File Transactions
- TC 33 Capture File

**surchargeAmount**

Surcharge amount.

This field is supported only on CyberSource through VisaNet.

The surcharge amount is included in the total transaction amount but is passed in a separate field to the issuer and acquirer for tracking. The issuer can provide information about the surcharge amount to the customer.

**Services**

This field is supported for the following service:

- **Authorization**: Optional
Specifications

- **Type**: String
- **Length**: 15

Mapping Information

- **SCMP API Field**: surcharge_amount
- **SO API Field**: surchargeAmount

surchargeSign

Sign for the surcharge amount.

This field is supported only on CyberSource through VisaNet.

Possible values:

- **C**: Surcharge amount will be credited to the customer’s account.
- **D**: Surcharge amount will be debited from the customer’s account.

Services

This field is supported for the following services:

- **Authorization**: Optional

Specifications

- **Type**: String
- **Length**: 1

Mapping Information

- **SCMP API Field**: surcharge_sign
- **SO API Field**: surchargeSign

thirdPartyCertificationNumber

Value that identifies the application vendor and application version for a third party gateway.

This field is supported only on CyberSource through VisaNet.

You are provided with this value during testing and validation.
Services
This field is supported for the following services:

• **Authorization**: Optional
• **Authorization Reversal**: Optional
• **Capture**: Optional
• **Credit**: Optional
• **Incremental Authorization**: Optional
• **Void**: Optional

Specifications

• **Type**: String
• **Length**: 12

Mapping Information

• **SCMP API Field**: third_party_certification_number
• **SO API Field**: thirdPartyCertificationNumber

transactionLocalDateTime

Local date and time at your physical location. Include both the date and time in this field or leave it blank.

This field is supported only on CyberSource through VisaNet.

In Argentina:

• When you do not include this field, the value for this field is generated based on the time zone recorded in your account.
• When you do not include this field and no time zone is recorded in your account, the value for this field is generated based on GMT when the request is received.

Services
This field is supported for the following services:

• **Authorization**: On CyberSource through VisaNet, required in Argentina when the time zone is not recorded in your account; otherwise, optional.
• **Incremental Authorization**: Optional

Specifications

• **Type**: String
• Length: 14
• Format: YYYYMMDDhhmmss

Mapping Information
• REST Field: merchantInformation.transactionLocalDateTime
• SCMP API Field: transaction_local_date_time
• SO API Field:
  – ccIncrementalAuthService_transactionLocalDateTime
  – transactionLocalDateTime

ucaf_authenticationData
Universal cardholder authentication field (UCAF) data.

CyberSource through VisaNet
The value for this field corresponds to the following data in the TC 33 capture file:
• Record: CP01 TCR8
• Position: 130-161
• Field: Mastercard UCAF Data

Services
This field is supported for the Authorization service.

Specifications
• Type: String
• Length: 32

Mapping Information
• SCMP API Field: ucaf_authentication_data
• SO API Field: ucaf_authenticationData

Related links:
  Mastercard Identity Check
  TC 33 Capture File
**ucaf_collectionIndicator**

Universal cardholder authentication field (UCAF) collection indicator to which the transaction was downgraded.

**CyberSource through VisaNet**

The value for this field corresponds to the following data in the TC 33 capture file. ¹

- Record: CP01 TCR7
- Position: 5
- Field: Mastercard Electronic Commerce Indicators—UCAF Collection Indicator

**Services**

This field is supported for the **Authorization** service.

**Specifications**

- **Type:** Nonnegative integer
- **Length:** 1

**Mapping Information**

- **SCMP API Field:** ucaf_collection_indicator
- **SO API Field:** ucaf_collectionIndicator

**Related links:**
  - Mastercard Identity Check
  - TC 33 Capture File

**vc_orderID**

Identifier for a Visa Checkout or Visa Secure Remote Commerce order.

Visa Checkout and Visa Secure Remote Commerce provide a unique order ID for every transaction in the Visa Checkout and Visa Secure Remote Commerce **callID** field.

**Services**

This field is supported for the following services:

- **Authorization:** Required for Visa Checkout and Visa Secure Remote Commerce transactions
- **Authorization Reversal:** Required for Visa Checkout and Visa Secure Remote Commerce transactions
- **Capture:** Required for Visa Checkout and Visa Secure Remote Commerce transactions
• **Credit**: Required for Visa Checkout and Visa Secure Remote Commerce transactions

**Specifications**

• **Type**: String  
• **Length**: 48

**Mapping Information**

• **SCMP API Field**: vc_order_id  
• **SO API Field**: vc_orderID

Related links:  
[Digital Payment Solutions web page](#)

**voidService_run**

Flag that specifies whether to include the void service in the request.  
Possible values:

• `true`: Include the service in the request.  
• `false` (default): Do not include the service in the request.

**Services**

This field is supported for the following services:

• **Void**: Required

**Specifications**

• **Type**: String  
• **Length**: 5

**Mapping Information**

• **SCMP API Field**: No corresponding field  
• **SO API Field**: voidService_run

Related links:  
[Voiding a Capture or Credit](#)

**voidService_voidRequestID**

Request ID of the capture or credit you want to void.
Services
This field is supported for the following services:

• **Void**: Required

Specifications

• **Type**: String
• **Length**: 26

Mapping Information

• **SCMP API Field**: void_request_id
• **SO API Field**: voidService_voidRequestID

voidService_voidRequestToken

Value of the request token returned from a previous request for a service that you want to void. This value is an encoded string that contains no confidential information, such as an account number or card verification number.

Services
This field is supported for the following services:

• **Void**: Required for Atos; otherwise, optional

Specifications

• **Type**: String
• **Length**: 256

Mapping Information

• **SCMP API Field**: void_request_token
• **SO API Field**: voidService_voidRequestToken

wallet_type

Type of wallet.
This field is supported only on Chase Paymentech Solutions, CyberSource through VisaNet, FDC Compass, FDC Nashville Global, FDI Australia, and TSYS Acquiring Solutions.
For all transactions except Visa Checkout and Visa Secure Remote Commerce, this field is a *passthrough*; therefore, the value is not verified or modified in any way before it is sent to the processor.

Payment card companies can introduce new values without notice. Your order management system should be able to process new values without problems.

**CyberSource through VisaNet**

When the value for this field is 101, 102, 103, 216, or 217, it corresponds to the following data in the TC 33 capture file:

- Record: CP01 TCR6
- Position: 88-90
- Field: Mastercard Wallet Identifier

When the value for this field is VCIND, it corresponds to the following data in the TC 33 capture file:

- Record: CP01 TCR8
- Position: 72-76
- Field: Agent Unique ID

**Incremental Authorizations**

For incremental authorizations, this field is supported only for Mastercard and the supported values are 101 and 102.

**Masterpass (101, 102, 103, 216, and 217)**

The Masterpass platform generates the wallet type value and passes it to you along with the customer's checkout information.

Possible values:

- **101**: Masterpass remote payment. The customer created the wallet by manually interacting with a customer-controlled device such as a computer, tablet, or phone. This value is supported only for Masterpass transactions on Chase Paymentech Solutions and CyberSource through VisaNet.
- **102**: Masterpass remote near field communication (NFC) payment. The customer created the wallet by tapping a PayPass card or customer-controlled device at a contactless card reader. This value is supported only for card-present Masterpass transactions on CyberSource through VisaNet.
- **103**: Masterpass Apple Pay payment. The payment was made with a combination of Masterpass and Apple Pay. This value is supported only for Masterpass Apple Pay transactions on CyberSource through VisaNet.
- **216**: Masterpass Google Pay payment. The payment was made with a combination of Masterpass and Google Pay. This value is supported only for Masterpass Google Pay transactions on CyberSource through VisaNet.
- **217**: Masterpass Samsung Pay payment. The payment was made with a combination of Masterpass and Samsung Pay. This value is supported only for Masterpass Samsung Pay transactions on CyberSource through VisaNet.
Staged Digital Wallets

An issuer or operator created the wallet.

Set the value for this field to `SDW`. This value is supported only for Masterpass transactions on Chase Paymentech Solutions.

Visa Checkout and Visa Secure Remote Commerce

For Visa Checkout and Visa Secure Remote Commerce transactions on the following processors, the value that CyberSource sends to the processor is the value that the processor expects for this field:

- FDC Compass
- FDC Nashville Global
- FDI Australia
- TSYS Acquiring Solutions

On CyberSource through VisaNet, this field is a passthrough; therefore, the value is not verified or modified in any way before it is sent to the processor.

Set the value for this field to `VCIND`. This value is supported only on CyberSource through VisaNet, FDC Compass, FDC Nashville Global, FDI Australia, and TSYS Acquiring Solutions.

Services

For Masterpass (101, 102, 103, 216, and 217), this field is supported for the following services:

- **Authorization:** Optional
- **Credit:** Optional
- **Incremental Authorization:** Optional

For staged digital wallets (`SDW`), this field is supported for the following services:

- **Authorization:** Optional
- **Credit:** Optional

For Visa Checkout and Visa Secure Remote Commerce (`VCIND`), this field is supported for the following services:

- **Authorization:** Optional on FDI Australia. Required on all other processors.
- **Credit:** Optional for stand-alone credits. Not used for follow-on credits.

Specifications

- **Type:** String
- **Length:** 5

Mapping Information

- **SCMP API Field:** `wallet_type`
• SO API Field: wallet_type

Related links:
TC 33 Capture File
Apple Pay Using the Simple Order API
Google Pay Using the Simple Order API
Samsung Pay Using the Simple Order API
Payment Services > Digital Payment Solutions page

Simple Order API Reply Fields

additionalData
Additional information about a decline.
This field is returned only for CyberSource through VisaNet.

Services
• Authorization
• Incremental Authorization

Specifications
• Type: String
• Length: 255

Mapping Information
• REST Field: processorInformation.responseDetails
• SCMP API Field: additional_data
• SO API Field: additionalData

additionalProcessorResponse
Processor-defined response category code.
This field is returned only for:
• Japanese issuers
• Domestic transactions in Japan
• Comercio Latino—the value returned in this field is a processor transaction ID required for troubleshooting

The associated detail error code is in the `ccAuthReply_processorResponse` field or the `ccAuthReversalReply_processorResponse` field depending on which service you requested.

**Services**

This field is returned by the following services:

• Authorization
• Authorization Reversal

**Specifications**

• Comercio Latino:
  – **Type**: Integer
  – **Length**: 32
• All other processors:
  – **Type**: Integer
  – **Length**: 3

**Mapping Information**

• **REST Field**: `processorInformation.responseCategoryCode`
• **SCMP API Field**: `additional_processor_response`
• **SO API Field**: `additionalProcessorResponse`

**authIndicator**

Type of authorization that was performed.

This field is not returned for unmarked authorizations. Some processors that support the final authorization indicator do not send this field.

Possible values for all processors except CyberSource through VisaNet:

• 0: Preauthorization.
• 1: Final authorization.

**CyberSource through VisaNet**

Possible value for Visa transactions:
• 0: Authorization for an estimated amount.

Possible values for Mastercard transactions:
• 0: Preauthorization.
• 1: Final authorization.
• 2: Undefined authorization.

Services
This field is returned by the **Authorization** service.

Specifications
• **Type:** String
• **Length:** 1

Mapping Information
• SCMP API Field: auth_indicator
• SO API Field: authIndicator

Related links:
  - [Final Authorization Indicator](#)

**card_prepaidReloadable**

Flag that indicates whether the prepaid card is reloadable.

This field is returned only for Worldpay VAP.

Possible values:
• **Yes:** Prepaid card is reloadable.
• **No:** Prepaid card is not reloadable.
• **Unknown:** Cannot be determined whether prepaid card is reloadable.

Services
This field is supported for the following services:
• **Authorization**

Specifications
• **Type:** String
• **Length:** 7
Mapping Information

- **SCMP API Field**: `card_prepaid_reloadable`
- **SO API Field**: `card_prepaidReloadable`

Related links:
- [Card Type Indicators](#)

**card_prepaidType**

Description for type of prepaid card.

This field is returned only for Worldpay VAP.

**Example**
- GIFT
- PAYROLL
- GENERAL_PREPAID

**Services**

This field is supported for the following services:

- **Authorization**

**Specifications**

- **Type**: String
- **Length**: 50

Mapping Information

- **SCMP API Field**: `card_prepaid_type`
- **SO API Field**: `card_prepaidType`

Related links:
- [Card Type Indicators](#)

**card_virtual**

Flag that indicates whether the card number corresponds to a virtual card number.

This field is returned only for Worldpay VAP.

Possible values:

- true: Card number corresponds to a virtual card number.
false: Card number does not correspond to a virtual card number.

Services
This field is returned by the Authorization service.

Specifications
- **Type**: String
- **Length**: 5

Mapping Information
- SCMP API Field: card_virtual
- SO API Field: card_virtual

Related links:
Card Type Indicators

**ccAuthReply_accountBalance**
Remaining balance on the account.

Services
This field is returned by the Authorization service.

Specifications
- **Type**: String
- **Length**: 12

Mapping Information
- SCMP API Field: auth_account_balance
- SO API Field: ccAuthReply_accountBalance

Related links:
Balance Responses
Balance Inquiries

**ccAuthReply_accountBalanceCurrency**
Currency of the remaining balance on the account.
Services

This field is returned by the Authorization service.

Specifications

- **Type**: String
- **Length**: 5

Mapping Information

- **SCMP API Field**: auth_account_balance_currency
- **SO API Field**: ccAuthReply_accountBalanceCurrency

Related links:
- Balance Responses
- Balance Inquiries
- ISO Standard Currency Codes

ccAuthReply_accountBalanceSign

Sign for the remaining balance on the account.

This field is returned only when the processor sends this value.

Possible values:

- positive
- negative

Services

This field is supported for the Authorization service.

Specifications

- **Type**: String
- **Length**: 8

Mapping Information

- **SCMP API Field**: auth_account_balance_sign
- **SO API Field**: ccAuthReply_accountBalanceSign
ccAuthReply_accountType

Type of account.
This field is returned only when you request a balance inquiry.
Possible values:
- 00: Not applicable or not specified.
- 10: Savings account.
- 20: Checking account.
- 30: Credit card account.
- 40: Universal account.

Services
This field is supported for the following services:
- Authorization

Specifications
- Type: String
- Length: 2

Mapping Information
- SCMP API Field: auth_account_type
- SO API Field: ccAuthReply_accountType

Related links:
- Balance Inquiries

ccAuthReply_affluenceIndicator

Affluence indicator.

Chase Paymentech Solutions
Flag that indicates whether a customer has high credit limits.
On Chase Paymentech Solutions, this field is returned for Visa, Mastercard, Discover, and Diners Club.
This information enables you to market high cost items to these customers and to understand the kinds of cards that high income customers are using.
Possible values:
- Y: Yes, the customer has high credit limits.
• N: No, the customer does not have high credit limits.
• X: Not applicable / Unknown.

**Worldpay VAP**
Flag that indicates whether a Visa customer or Mastercard customer is in one of the affluent categories.

Possible values:
• AFFLUENT: High income customer with high spending pattern (>100k USD annual income and >40k USD annual card usage).
• MASS AFFLUENT: High income customer (>100k USD annual income).

**Services**
This field is returned by the **Authorization** service.

**Specifications**
• Chase Paymentech Solutions:
  – **Type**: String
  – **Length**: 1
• Worldpay VAP:
  – **Type**: String
  – **Length**: 13

**Mapping Information**
• **SCMP API Field**: auth_affluence_indicator
• **SO API Field**: ccAuthReply_affluenceIndicator

Related links:
  [Card Type Indicators](#)

**ccAuthReply_amount**
Amount that was authorized.

**Services**
This field is supported for the **Authorization** service.

**Specifications**
• **Type**: String
Mapping Information

• SCMP API Field: auth_auth_amount
• SO API Field: ccAuthReply_amount

ccAuthReply_amountType

Type of amount.
This field is returned only when you request a balance inquiry.
The issuer determines the value for this field.
Possible values for deposit accounts:
• 01: Current ledger (posted) balance.
• 02: Current available balance, which is typically the ledger balance minus outstanding authorizations. Some depository institutions also include pending deposits and the credit or overdraft line associated with the account.

Possible values for credit card accounts:
• 01: Credit amount remaining for customer (open to buy).
• 02: Credit limit.

Services
This field is supported for the following services:
• Authorization

Specifications
• Type: String
• Length: 2

Mapping Information
• SCMP API Field: auth_amount_type
• SO API Field: ccAuthReply_amountType

Related links:
Balance Inquiries
ccAuthReply_authFactorCode

Risk factor code from Smart Authorization.
This value consists of one or more codes separated by carets (^).
Possible values:
• J: Billing and shipping address do not match.
• M: Cost of the order exceeds the maximum transaction amount.
• N: Nonsensical input in the customer name or address fields.
• O: Obscenities in the order form.
• U: Unverifiable billing or shipping address.
• X: Order does not comply with the USA PATRIOT Act.

Services
This field is supported for the following services:
• Authorization

Specifications
• Type: String
• Length: 100

Mapping Information
• SCMP API Field: No corresponding field.
• SO API Field: ccAuthReply_authFactorCode

ccAuthReply_authorizationCode

Authorization code.
This field is returned only when the processor sends this value.

Elavon Encrypted Account Number Program
The returned value is OFFLINE.

TSYS Acquiring Solutions
The returned value for a successful zero amount authorization is 000000.

Services
This field is returned by the Authorization service.
Specifications

- **Type:** String
- **Length:** Depends on processor

Mapping Information

- **SCMP API Field:** auth_auth_code
- **SO API Field:** ccAuthReply_authorizationCode

Related links:
  - Encoded Account Numbers
  - Zero Amount Authorizations

ccAuthReply_author化了DateTIme

Time of authorization.

Services

This field is supported for the following services:

- **Authorization**

Specifications

- **Type:** Date and time
- **Length:** 20

Mapping Information

- **SCMP API Field:** auth_auth_time
- **SO API Field:** ccAuthReply_authorizedDateTime

ccAuthReply_avsCode

AVS result.

Services

This field is returned by the **Authorization** service.

Specifications

- **Type:** String
• Length: 1

Mapping Information

• SCMP API Field: auth_auth_avs
• SO API Field: ccAuthReply_avsCode

Related links:
  - Address Verification System
  - AVS Codes

ccAuthReply_avsCodeRaw

AVS result code sent directly from the processor.
This field is returned only when the processor sends this value.

**IMPORTANT:** Do not use this value to evaluate the AVS result. Use this value only when debugging your order management system.

Services

This field is supported for the following services:

• **Authorization**

Specifications

• **Type:** String
• **Length:** 10

Mapping Information

• SCMP API Field: auth_avs_raw
• SO API Field: ccAuthReply_avsCodeRaw

ccAuthReply_cardCategory

Card category.

**CyberSource through VisaNet**

Visa product ID.

**GPN**

Visa or Mastercard product ID.
**RBS WorldPay Atlanta**

Type of card used in the transaction.

Possible values:

- B: Business card.
- O: Noncommercial card.
- R: Corporate card.
- S: Purchase card.
- Blank: Purchase card not supported.

**Worldpay VAP**

Type of card used in the transaction.

---

**IMPORTANT:** Before using this field on Worldpay VAP, you must contact customer support to have your account configured for this feature.

The only possible value is **PREPAID**, which specifies a prepaid card.

**Services**

This field is returned by the **Authorization** service.

**Specifications**

- CyberSource through VisaNet:
  - **Type:** String
  - **Length:** 3
- GPN:
  - **Type:** String
  - **Length:** 3
- RBS WorldPay Atlanta:
  - **Type:** String
  - **Length:** 1
- Worldpay VAP:
  - **Type:** String
  - **Length:** 7

**Mapping Information**

- **SCMP API Field:** auth_card_category
• SO API Field: ccAuthReply_cardCategory

Related links:
  Request and Response Codes
  Product IDs

ccAuthReply_cardCommercial

Flag that indicates whether the card is a commercial card.
This field is returned only for Visa and Mastercard on Chase Paymentech Solutions.

A commercial card enables you to include Level II data in a request.
Possible values:
• \( Y \): Yes, the card is a commercial card.
• \( N \): No, the card is not a commercial card.
• \( X \): Not applicable / Unknown.

Services

This field is supported for the following services:

• Authorization

Specifications

• Type: String
• Length: 1

Mapping Information

• SCMP API Field: auth_card_commercial
• SO API Field: ccAuthReply_cardCommercial

Related links:
  Card Type Indicators

ccAuthReply_cardGroup

Type of commercial card.
This field is returned only for CyberSource through VisaNet.

Possible values:
• **B**: Business card.
• **R**: Corporate card.
• **S**: Purchasing card.
• **O**: Noncommercial card.

**Services**

This field is supported for the following services:

• **Authorization**

**Specifications**

• **Type**: String
• **Length**: 1

**Mapping Information**

• **SCMP API Field**: auth_card_group
• **SO API Field**: ccAuthReply_cardGroup

**ccAuthReply_cardHealthcare**

Flag that indicates whether the card is a healthcare card.  
This field is returned only for Visa and Mastercard on Chase Paymentech Solutions.

Possible values:

• **Y**: Yes, the card is a healthcare card.
• **N**: No, the card is not a healthcare card.
• **X**: Not applicable / Unknown.

**Services**

This field is supported for the following services:

• **Authorization**

**Specifications**

• **Type**: String
• **Length**: 1
Mapping Information

- SCMP API Field: auth_card_healthcare
- SO API Field: ccAuthReply_cardHealthcare

Related links:
  - Card Type Indicators

ccAuthReply_cardIssuerCountry

Country in which the card was issued.

This field is returned only for Visa, Mastercard, Discover, Diners Club, JCB, and Maestro (International) on Chase Paymentech Solutions.

This information enables you to determine whether the card was issued domestically or internationally.

Services

This field is supported for the following services:

- Authorization

Specifications

- Type: String
- Length: 3

Mapping Information

- SCMP API Field: auth_card_issuer_country
- SO API Field: ccAuthReply_cardIssuerCountry

Related links:
  - Card Type Indicators
  - ISO Standard Country Codes

ccAuthReply_cardLevel3Eligible

This field indicates whether the card is eligible for Level III interchange fees.

This field is returned only for Visa and Mastercard on Chase Paymentech Solutions.

This information enables you to include Level III data in a request.

Possible values:

- Y: Yes, the card is eligible for Level III interchange fees.
• N: No, the card is not eligible for Level III interchange fees.
• X: Not applicable / Unknown.

Services
This field is supported for the following services:

• Authorization

Specifications
• Type: String
• Length: 1

Mapping Information
• SCMP API Field: auth_card_level_3_eligible
• SO API Field: ccAuthReply_cardLevel3Eligible

Related links:
  Card Type Indicators

ccAuthReply_cardPayroll
This field indicates whether the card is a payroll card.
This field is returned only for Visa, Discover, Diners Club, and JCB on Chase Paymentech Solutions.

Possible values:
• Y: Yes, the card is a payroll card.
• N: No, the card is not a payroll card.
• X: Not applicable / Unknown.

Services
This field is supported for the following services:

• Authorization

Specifications
• Type: String
• Length: 1
Mapping Information

- SCMP API Field: auth_card_payroll
- SO API Field: ccAuthReply_cardPayroll

Related links:
  Card Type Indicators

ccAuthReply_cardPINlessDebit

This field indicates whether the card is supported for PINless debits.
This field is returned only for Visa and Mastercard on Chase Paymentech Solutions.
Possible values:
- Y: Yes, the card is supported for PINless debits.
- N: No, the card is not supported for PINless debits.
- X: Not applicable / Unknown.

Services

This field is supported for the following services:
- Authorization

Specifications

- Type: String
- Length: 1

Mapping Information

- SCMP API Field: auth_card_pinless_debit
- SO API Field: ccAuthReply_cardPINlessDebit

Related links:
  Card Type Indicators

ccAuthReply_cardPrepaid

This field indicates whether the card is a prepaid card.
This field is returned only for Visa, Mastercard, Discover, Diners Club, and JCB on Chase Paymentech Solutions.
This information enables you to determine when a gift card or prepaid card is presented for use when establishing a new recurring, installment, or deferred billing relationship.
Possible values:

- **Y**: Yes, the card is a prepaid card.
- **N**: No, the card is not a prepaid card.
- **X**: Not applicable / Unknown.

**Services**

This field is supported for the following services:

- **Authorization**

**Specifications**

- **Type**: String
- **Length**: 1

**Mapping Information**

- **SCMP API Field**: auth_card_prepaid
- **SO API Field**: ccAuthReply_cardPrepaid

**Related links:** Card Type Indicators

**ccAuthReply_cardRegulated**

This field indicates whether the card is regulated according to the Durbin Amendment.

This field is returned only for Visa, Mastercard, Discover, Diners Club, and JCB on Chase Paymentech Solutions.

When a card is regulated according to the Durbin Amendment, it means that the issuer has assets that exceed 10B USD and is subject to price caps and interchange rules.

Possible values:

- **Y**: Yes, the card is regulated according to the Durbin Amendment.
- **N**: No, the card is not regulated according to the Durbin Amendment.
- **X**: Not applicable / Unknown.

**Services**

This field is supported for the following services:

- **Authorization**
Specifications

- **Type**: String
- **Length**: 1

Mapping Information

- **SCMP API Field**: auth_card_regulated
- **SO API Field**: ccAuthReply_cardRegulated

Related links:

- **Card Type Indicators**

### ccAuthReply_cardSignatureDebit

This field indicates whether the card is a signature debit card.

This field is returned only for Visa, Mastercard, and Maestro (International) on Chase Paymentech Solutions.

This information enables you to alter the way an order is processed. For example, you might not want to reauthorize a transaction for a signature debit card, or you might want to perform reversals promptly for a signature debit card.

Possible values:

- **Y**: Yes, the card is a signature debit card.
- **N**: No, the card is not a signature debit card.
- **X**: Not applicable / Unknown.

Services

This field is supported for the following services:

- **Authorization**

Specifications

- **Type**: String
- **Length**: 1

Mapping Information

- **SCMP API Field**: auth_card_signature_debit
- **SO API Field**: ccAuthReply_cardSignatureDebit

Related links:

- **Card Type Indicators**
ccAuthReply_cavvResponseCode

Mapped response code for American Express SafeKey or Visa Secure.

**IMPORTANT:** A value of 0 for a Visa transaction indicates that Visa downgraded the transaction. When Visa approves an authorization and downgrades it, you are liable for the transaction. To confirm the downgrade, look at the e-commerce indicator for the transaction in the Business Center. You can proceed with the transaction if you want to accept liability. If you do not want to accept liability, reverse the authorization, attempt to authenticate the customer again, and request another authorization.

Services

This field is supported for the following services:

- Authorization

Specifications

- **Type:** String
- **Length:** 3

Mapping Information

- **SCMP API Field:** field_name
- **SO API Field:** field_name

Related links:

- American Express SafeKey
- American Express SafeKey Response Codes
- Visa Secure
- Visa Secure Response Codes

ccAuthReply_cavvResponseCodeRaw

CAVV response code sent directly from the processor for Visa Secure and American Express SafeKey.

Services

This field is supported for the following services:

- Authorization
Specifications

- **Type**: String
- **Length**: 3

Mapping Information

- **SCMP API Field**: auth_cavv_response_code_raw
- **SO API Field**: ccAuthReply_cavvResponseCodeRaw

Related links:
- American Express SafeKey
- Visa Secure

**ccAuthReply_cvCode**

CVN result code.

Services

This field is supported for the following services:

- **Authorization**

Specifications

- **Type**: String
- **Length**: 1

Mapping Information

- **SCMP API Field**: auth_cv_result
- **SO API Field**: ccAuthReply_cvCode

Related links:
- Card Verification Numbers
- CVN Codes

**ccAuthReply_cvCodeRaw**

CVN result code sent directly from the processor.
This field is returned only when the processor sends this value.

**IMPORTANT:** Do not use this value to evaluate the CVN result. Use this value only when debugging your order management system.

Services

This field is supported for the following services:

- Authorization

Specifications

- **Type:** String
- **Length:** 11

Mapping Information

- **SCMP API Field:** auth_cv_result_raw
- **SO API Field:** ccAuthReply_cvCodeRaw

`ccAuthReply_emsTransactionRiskScore`

Fraud score for a MasterCard transaction.

This field is returned only for CyberSource through VisaNet.

- Positions 1-3: Fraud score. This value ranges from 001 to 998, where 001 indicates the least likely fraudulent transaction and 998 indicates the most likely fraudulent transaction.
- Positions 4-5: Reason code that specifies the reason for the fraud score. Possible values:
  - 01: Suspicious cross border activity.
  - 02: Suspicious transaction.
  - 03: High number of transactions.
  - 04: High number of transactions at an unattended terminal.
  - 05: Suspicious recent history of transactions.
  - 06: Suspicious activity and high number of transactions.
  - 07: Suspicious cardholder not present activity.
  - 08: Suspicious activity and low number of transactions.
  - 09: Suspicious service station activity.
  - 10: Suspicious online activity.
  - 11: High amount transaction or high cumulated amount recently spent.
  - 12: Suspicious gambling activity.
– 13: Suspicious phone or mail order activity.
– 14: Suspicious grocery store activity.
– 15: High risk country.
– 16: High amount, high number of transactions, and cross border.
– 17: Suspicious activity including previous declined transactions.
– 18: Suspicious airline activity.
– 19: Score forced to be 001 because the transaction being scored was a 04xx message.
– 20: Not a financial transaction.
– 21: Abnormal geographic activity.
– 22: Abnormal, high frequency at the same MCC.
– 23: High amount recent ATM activity.
– 24: Suspicious recent ATM activity or suspicious ATM activity following a recent abnormal activity.
– 25: Suspicious telecom activity.
– 26: High number of international ATM transactions.
– 27: High cumulated withdrawal amount on international ATM.
– 29: High risk MCC.
• Positions 6-32: Reserved for future use.

Services
This field is returned by the Authorization service.

Specifications
• **Type**: String
• **Length**: 32

Mapping Information
• **SCMP API Field**: auth_emts_transaction Risk_score
• **SO API Field**: ccAuthReply_emtsTransactionRiskScore

Related links:
Mastercard Expert Monitoring Solutions

ccAuthReply_evEmail
Mapped electronic verification response code for the customer’s email address.
Services

This field is supported for the following services:

- **Authorization**

Specifications

- **Type**: String
- **Length**: 1

Mapping Information

- **SCMP API Field**: auth_ev_email
- **SO API Field**: ccAuthReply_evEmail

Related links:
- Electronic Verification
- Electronic Verification Response Codes

`ccAuthReply_evEmailRaw`

Raw electronic verification response code from the processor for the customer’s email address.

Services

This field is supported for the following services:

- **Authorization**

Specifications

- **Type**: String
- **Length**: 1

Mapping Information

- **SCMP API Field**: field_name
- **SO API Field**: field_name

`ccAuthReply_evName`

Mapped electronic verification response code for the customer’s name.
Services

This field is supported for the following services:

- **Authorization**

Specifications

- **Type**: String
- **Length**: 1

Mapping Information

- **SCMP API Field**: auth_ev_name
- **SO API Field**: ccAuthReply_evName

Related links:
- Electronic Verification
- Electronic Verification Response Codes

**ccAuthReply_evNameRaw**

Raw electronic verification response code from the processor for the customer’s last name.

Services

This field is supported for the following services:

- **Authorization**

Specifications

- **Type**: String
- **Length**: s1

Mapping Information

- **SCMP API Field**: auth_ev_name_raw
- **SO API Field**: ccAuthReply_evNameRaw

**ccAuthReply_evPhoneNumber**

Mapped electronic verification response code for the customer’s phone number.
Services

This field is supported for the following services:

• Authorization

Specifications

• Type: String
• Length: 1

Mapping Information

• SCMP API Field: auth_ev_phone_number
• SO API Field: ccAuthReply_evPhoneNumber

Related links:
Electronic Verification Response Codes

ccAuthReply_evPhoneNumberRaw

Raw electronic verification response code from the processor for the customer's phone number.

Services

This field is supported for the following services:

• Authorization

Specifications

• Type: String
• Length: 1

Mapping Information

• SCMP API Field: auth_ev_phone_number_raw
• SO API Field: ccAuthReply_evPhoneNumberRaw

ccAuthReply_evPostalCode

Mapped electronic verification response code for the customer's postal code.

Services

This field is supported for the following services:
Authorization Specifications

- **Type**: String
- **Length**: 1

Mapping Information

- **SCMP API Field**: auth_ev_postal_code
- **SO API Field**: ccAuthReply_evPostalCode

Related links:
- Electronic Verification
- Electronic Verification Response Codes

**ccAuthReply_evPostalCodeRaw**

Raw electronic verification response code from the processor for the customer’s postal code.

Services

This field is supported for the following services:

- **Authorization**

Specifications

- **Type**: String
- **Length**: 1

Mapping Information

- **SCMP API Field**: auth_ev_postal_code_raw
- **SO API Field**: ccAuthReply_evPostalCodeRaw

**ccAuthReply_evStreet**

Mapped electronic verification response code for the customer’s street address.

Services

This field is supported for the following services:

- **Authorization**
Specifications

- **Type**: String
- **Length**: 1

Mapping Information

- SCMP API Field: auth_ev_street
- SO API Field: ccAuthReply_evStreet

Related links:
- Electronic Verification
- Electronic Verification Response Codes

### ccAuthReply_evStreetRaw

Raw electronic verification response code from the processor for the customer's street address.

**Services**

This field is supported for the following services:

- Authorization

Specifications

- **Type**: String
- **Length**: 1

Mapping Information

- SCMP API Field: auth_ev_street_raw
- SO API Field: ccAuthReply_evStreetRaw

### ccAuthReply_forwardCode

Name of the Japanese acquirer that processed the transaction.

This field is returned only for JCN Gateway.

Contact the CyberSource Japan Support Group for more information.

**Services**

This field is supported for the following services:

- Authorization
Specifications

- **Type**: String
- **Length**: 32

Mapping Information

- **SCMP API Field**: auth_forward
- **SO API Field**: ccAuthReply_forwardCode

**ccAuthReply_merchantAdviceCode**

Reason the recurring payment transaction was declined.

For some processors, this field is used only for Mastercard. For other processors, this field is used for Visa and Mastercard. And for other processors, this field is not implemented.

Possible values:

- 00: Response not provided.
- 01: New account information is available. Obtain the new information.
- 02: Try again later.
- 03: Do not try again. Obtain another type of payment from the customer.
- 04: Problem with a token or a partial shipment indicator.
- 21: Recurring payment cancellation service.
- 99: An unknown value was returned from the processor.

Services

This field is returned by the **Authorization** service.

Specifications

- **Type**: String
- **Length**: 2

Mapping Information

- **SCMP API Field**: auth_merchant_advice_code
- **SO API Field**: ccAuthReply_merchantAdviceCode

**ccAuthReply_merchantAdviceCodeRaw**

Raw merchant advice code sent directly from the processor.
This field is returned only for Mastercard.

**CyberSource through VisaNet**

The value for this field corresponds to the following data in the TC 33 capture file:

- Record: CP01 TCR7
- Position: 96-99
- Field: Response Data—Merchant Advice Code

**Services**

This field is returned by the **Authorization** service.

**Specifications**

- **Type**: String
- **Length**: 2

**Mapping Information**

- **SCMP API Field**: auth_merchant_advice_code_raw
- **SO API Field**: ccAuthReply_merchantAdviceCodeRaw

Related links:

[TC 33 Capture File](#)

**ccAuthReply_ownerMerchantID**

Merchant ID that was used to create the subscription or token for which the service was requested.

**Services**

This field is supported for the following services:

- **Authorization**

**Specifications**

- **Type**: String
- **Length**: 30

**Mapping Information**

- **SCMP API Field**: auth_owner_merchant_id
- **SO API Field**: ccAuthReply_ownerMerchantID
ccAuthReply_partialPANandIBAN

Partial primary account number (PAN) and International Bank Account Number (IBAN).
This field is returned only for Mastercard transactions on CyberSource through VisaNet.
The issuer provides the value for this field, which consists of four digits of the PAN and seven
digits of the IBAN.

Services
This field is supported for the following services:

• Authorization

Specifications

• Type: String
• Length: 11

Mapping Information

• SCMP API Field: partial_pan_and_iban
• SO API Field: ccAuthReply_partialPANandIBAN

ccAuthReply_paymentNetworkTransactionID

Network transaction identifier (TID).
You can use this value to identify a specific transaction when you are discussing the transaction
with your processor.
Not all processors provide this value.

Cielo
For Cielo, this value is the non-sequential unit (NSU) and is returned for all transactions. Cielo or
the issuing bank generates the value.

Comercio Latino
For Comercio Latino, this value is the proof of sale or non-sequential unit (NSU) number. The
Cielo acquirer, Rede acquirer, or issuing bank generates the value.

CyberSource through VisaNet and GPN
See XREF: Network Transaction Identifiers
Services

This field is returned by the Authorization service.

Specifications

- Comercio Latino:
  - **Type:** String
  - **Length:** 20
- Elavon:
  - **Type:** String
  - **Length:** 22
- All other processors:
  - **Type:** String
  - **Length:** 15

Mapping Information

- **SCMP API Field:** auth_payment_network_transaction_id
- **SO API Field:** ccAuthReply_paymentNetworkTransactionID

ccAuthReply_personalIDCode

Personal identifier result.

This field is returned only for Redecard in Brazil for CyberSource Latin American Processing. This field is returned only when the personal ID result is returned by the processor.

If you included billTo_personallDpersonal_id in the request, this value indicates whether billTo_personallDpersonal_id matched a value in a record on file.

Possible values:

- **Y:** Match
- **N:** No match
- **K:** Not supported
- **U:** Unknown
- **Z:** No response returned

*CyberSource Latin American Processing* is the name of a specific processing connection. *CyberSource Latin American Processing* does not refer to the general topic of processing in Latin America. The information in this field description, or in this section of the field description, is for the specific processing connection called *CyberSource Latin American Processing*. It is not for any other Latin American processors.
Service
This field is supported for the Authorization service.

Specifications
- **Type**: String
- **Length**: 1

Mapping Information
- **SCMP API Field**: auth_personal_id_result
- **SO API Field**: ccAuthReply_personalIDCode

ccAuthReply_posData
Point-of-sale details for the transaction.
This field is returned only for American Express Direct.
CyberSource generates this value, which consists of a series of codes that identify terminal capability, security data, and specific conditions present at the time the transaction occurred. To comply with the CAPN requirements, this value must be included in all subsequent follow-on requests, such as captures and follow-on credits.

When you perform authorizations, captures, and credits through CyberSource, CyberSource passes this value from the authorization service to the subsequent services for you. However, when you perform authorizations through CyberSource and perform subsequent services through other financial institutions, you must ensure that requests for captures and credits include this value.

Services
This field is supported for the following services:
- **Authorization**

Specifications
- **Type**: String
- **Length**: 12

Mapping Information
- **SCMP API Field**: auth_pos_data
- **SO API Field**: ccAuthReply_posData
Related links:
  Authorization Only

ccIncrementalAuthReply_processorResponse

Error message from the issuer or the processor.
This field is returned only when the processor sends this value.

**IMPORTANT:** Do not use this field to evaluate the result of the request.

Services

This field is returned by the **Incremental Authorization** service.

Specifications

- **Type:** String
- **Length:** 10

Mapping Information

- **SCMP API Field:** incremental_auth_response
- **SO API Field:** ccIncrementalAuthReply_processorResponse

ccAuthReply_processorTransactionID

Processor transaction ID.

This field is returned only for Cielo, CyberSource Latin American Processing, and Moneris.

**Cielo and CyberSource Latin American Processing**

This value is a unique identifier for the transaction.

*CyberSource Latin American Processing* is the name of a specific processing connection. *CyberSource Latin American Processing* does not refer to the general topic of processing in Latin America. The information in this field description, or in this section of the field description, is for the specific processing connection called *CyberSource Latin American Processing*. It is not for any other Latin American processors.

**Moneris**

This value identifies the transaction on a host system. It contains the following information:

- Terminal used to process the transaction
- Shift during which the transaction took place
- Batch number
• Transaction number within the batch
You must store this value. If you give the customer a receipt, display this value on the receipt.

**Example:** For the value 66012345001069003:

• Terminal ID = 66012345
• Shift number = 001
• Batch number = 069
• Transaction number = 003

**Services**

This field is supported for the **Authorization** service.

**Specifications**

• Cielo and CyberSource Latin American Processing:
  – Type: String
  – Length: 50

• Moneris:
  – Type: Positive Integer
  – Length: 18

**Mapping Information**

• SCMP API Field: auth_processor_trans_id
• SO API Field: ccAuthReply_processorTransactionID

**ccAuthReply_reasonCode**

Numeric value that corresponds to the result of the authorization request.

**Services**

This field is supported for the following services:

• **Authorization**

**Specifications**

• Type: Integer
• Length: 5
Mapping Information

- **SCMP API Field:** No corresponding field.
- **SO API Field:** ccAuthReply_reasonCode

Related links:
  - Reason Codes

**ccAuthReply_reconciliationID**

Reference number for the transaction.

You can use this value to reconcile CyberSource reports with processor reports.

This value is not returned for all processors.

**Services**

This field is returned by the **Authorization** service.

**Specifications**

- **Atos:**
  - **Type:** Integer
  - **Length:** 6
- **All other processors:**
  - **Type:** String
  - **Length:** 60

Mapping Information

- **SCMP API Field:** auth_payment_network_transaction_id
- **SO API Field:** ccAuthReply_paymentNetworkTransactionID

Related links:
  - Reconciliation IDs
  - Getting Started with CyberSource Advanced for the Simple Order API

**ccAuthReply_reconciliationReferenceNumber**

Reconciliation reference number.

This field is returned only for CyberSource through VisaNet and Ingenico ePayments.

**CyberSource through VisaNet**

Retrieval request number.
Ingenico ePayments

Unique number that CyberSource generates to identify the transaction. You can use this value to identify transactions in the Ingenico ePayments Collections Report, which provides settlement information. Contact customer support for information about the report.

Services

This field is returned by the **Authorization** service.

Specifications

- **Type**: String
- **Length**: 20

Mapping Information

- **SCMP API Field**: auth_reconciliation_reference_number
- **SO API Field**: ccAuthReply_reconciliationReferenceNumber

ccAuthReply_referralResponseNumber

Referral response number for a verbal authorization.

This field is returned only for FDMS Nashville when using an American Express card.

Give this number to American Express when you call them for a verbal authorization.

Services

This field is supported for the following services:

- **Authorization**

Specifications

- **Type**: String
- **Length**: 6

Mapping Information

- **SCMP API Field**: auth_referral_response_number
- **SO API Field**: ccAuthReply_referralResponseNumber
ccAuthReply_requestAmount

Amount you requested to be authorized.
This field is returned only for partial authorizations.

Services
This field is supported for the Authorization service.

Specifications
• Type: String
• Length: 15

Mapping Information
• SCMP API Field: auth_request_amount
• SO API Field: ccAuthReply_requestAmount

ccAuthReply_requestCurrency

Currency for the amount you requested to be authorized.
This field is returned only for partial authorizations.

Services
This field is returned by the Authorization service.

Specifications
• Type: String
• Length: 5

Mapping Information
• SCMP API Field: auth_request_currency
• SO API Field: ccAuthReply_requestCurrency

Related links:
Partial Authorizations
ISO Standard Currency Codes
ccAuthReply_transactionID

Transaction identifier (TID) that is used to identify and track a transaction throughout its life cycle. This field is returned only for American Express Direct.

American Express generates this value. To comply with the CAPN requirements, this value must be included in all subsequent follow-on requests, such as captures and follow-on credits.

When you perform authorizations, captures, and credits through CyberSource, CyberSource passes this value from the authorization service to the subsequent services for you. However, when you perform authorizations through CyberSource and perform subsequent services through other financial institutions, you must ensure that requests for captures and credits include this value.

Services

This field is supported for the following services:

• Authorization

Specifications

• **Type**: String
• **Length**: 15

Mapping Information

• **SCMP API Field**: auth_transaction_id
• **SO API Field**: ccAuthReply_transactionID

Related links:
  [Authorization Only](#)

ccAuthReply_transactionIntegrity

Transaction integrity classification provided by Mastercard.

This field is returned only for CyberSource through VisaNet.

This value indicates Mastercard’s evaluation of the transaction’s safety and security.

Possible values for card-present transactions:

• **A1**: EMV or token in a secure, trusted environment.
• **B1**: EMV or chip equivalent.
• **C1**: Magnetic stripe.
• **E1**: Key entered.
• **U0**: Unclassified.
Possible values for card-not-present transactions:

- **A2**: Digital transactions.
- **B2**: Authenticated checkout.
- **C2**: Transaction validation.
- **D2**: Enhanced data.
- **E2**: Generic messaging.
- **U0**: Unclassified.

For information about these values, contact Mastercard or your acquirer.

The value for this field corresponds to the following data in the TC 33 capture file:

- **Record**: CP01 TCR6
- **Position**: 136-137
- **Field**: Mastercard Transaction Integrity Classification

**Services**

This field is supported for the following services:

- **Authorization**

**Specifications**

- **Type**: String
- **Length**: 2

**Mapping Information**

- **SCMP API Field**: auth_transaction_integrity
- **SO API Field**: ccAuthReply_transactionIntegrity

**Related links:**

- [TC 33 Capture File](#)

**ccAuthReversalReply_amount**

Amount that was reversed.

**Services**

This field is supported for the **Authorization Reversal** service.
Specifications

- **Type**: String
- **Length**: 15

Mapping Information

- SCMP API Field: auth_reversal_amount
- SO API Field: ccAuthReversalReply_amount

**ccAuthReversalReply_authorizationCode**

Authorization code.
This field is returned only when the value is sent by the processor.

Services

This field is supported for the following services:

- Authorization
- Reversal

Specifications

- **Type**: String
- **Length**: 6

Mapping Information

- SCMP API Field: auth_reversal_auth_code
- SO API Field: ccAuthReversalReply_authorizationCode

**ccAuthReversalReply_forwardCode**

Name of the Japanese acquirer that processed the transaction.
This field is returned only for JCN Gateway.
Contact the CyberSource Japan Support Group for more information.

Services

This field is supported for the following services:

- Authorization
• Reversal

Specifications
• **Type:** String
• **Length:** 32

Mapping Information
• SCMP API Field: auth_reversal_forward
• SO API Field: ccAuthReversalReply_forwardCode

ccAuthReversalReply_processorResponse

Error message from the issuer or the processor.
This field is returned only when the processor sends this value.

**IMPORTANT:** Do not use this field to evaluate the result of the request.

JCN Gateway
Processor-defined detail error code. The associated response category code is in the additionalProcessorResponse field.

Services
This field is returned by the Authorization Reversal service.

Specifications
• JCN Gateway:
  – **Type:** String
  – **Length:** 3
• All other processors:
  – **Type:** String
  – **Length:** 10

Mapping Information
• SCMP API Field: auth_reversal_auth_response
• SO API Field: ccAuthReversalReply_processorResponse
**ccAuthReversalReply_processorTransactionID**

Processor transaction ID.
This field is returned only for Moneris.
This value identifies the transaction on a host system. It contains the following information:

- Terminal used to process the transaction.
- Shift during which the transaction took place.
- Batch number.
- Transaction number within the batch.

You must store this value. If you give the customer a receipt, display this value on the receipt.

**Example** For the value 66012345001069003:

- Terminal ID = 66012345
- Shift number = 001
- Batch number = 069
- Transaction number = 003

**Services**

This field is supported for the following service:

- **Authorization Reversal**

**Specifications**

- **Type**: Positive Integer
- **Length**: 18

**Mapping Information**

- SCMP API Field: auth_reversal_processor_trans_id
- SO API Field: ccAuthReversalReply_processorTransactionID

**ccAuthReversalReply_authorizationCode**

Authorization code.
This field is returned only when the value is sent by the processor.

**Services**

This field is supported for the following services:
- Authorization
- Reversal

Specifications
- **Type:** String
- **Length:** 6

Mapping Information
- **SCMP API Field:** auth_reversal_auth_code
- **SO API Field:** ccAuthReversalReply_authorizationCode

**ccAuthReversalReply_reconciliationID**
Reference number for the transaction.
You can use this value to reconcile CyberSource reports with processor reports.
This value is not returned for all processors.

Services
This field is returned by the Authorization Reversal service.

Specifications
- **Type:** String
- **Length:** 60

Mapping Information
- **SCMP API Field:** auth_reversal_trans_ref_no
- **SO API Field:** ccAuthReversalReply_reconciliationID

Related links:
- Reconciliation IDs
- Getting Started with CyberSource Advanced for the Simple Order API

**ccAuthReversalReply_requestDateTime**
Date and time when the service was requested.
Services
This field is supported for the following service:

• **Authorization Reversal**

Specifications

• **Type:** Date and time
• **Length:** 20

Mapping Information

• **SCMP API Field:** auth_reversal_request_time
• **SO API Field:** ccAuthReversalReply_requestDateTime

**ccCaptureReply_amount**

Amount that was captured.

Services
This field is supported for the **Capture** service.

Specifications

• **Type:** String
• **Length:** 15

Mapping Information

• **SCMP API Field:** bill_bill_amount
• **SO API Field:** ccCaptureReply_amount

**ccCaptureReply_processorTransactionID**

Processor transaction ID.

This field is returned only for Moneris.

This value identifies the transaction on a host system. It contains the following information:

• Terminal used to process the transaction.
• Shift during which the transaction took place.
• Batch number.
• Transaction number within the batch.
You must store this value. If you give the customer a receipt, display this value on the receipt.

Example For the value 66012345001069003:
• Terminal ID = 66012345
• Shift number = 001
• Batch number = 069
• Transaction number = 003

Services
This field is supported for the following service:
• Capture

Specifications
• Type: Positive Integer
• Length: 18

Mapping Information
• SCMP API Field: bill_processor_trans_id
• SO API Field: ccCaptureReply_processorTransactionID

ccCaptureReply_reasonCode
Numeric value that corresponds to the result of the capture request.

Services
This field is supported for the following service:
• Capture

Specifications
• Type: Integer
• Length: 5

Mapping Information
• SCMP API Field: No corresponding field.
• SO API Field: ccCaptureReply_reasonCode
Related links:
- **Reason Codes**

**ccCaptureReply_reconciliationID**

Reference number for the transaction.

You can use this value to reconcile CyberSource reports with processor reports.

**Services**

This field is returned by the **Capture** service.

**Specifications**

- **Atos**:
  - **Type**: Integer
  - **Length**: 6
- **FDC Nashville Global**:
  - **Type**: String
  - **Length**: 8
- **All other processors**:
  - **Type**: String
  - **Length**: 60

**Mapping Information**

- **SCMP API Field**: `bill_trans_ref_no`
- **SO API Field**: `ccCaptureReply_reconciliationID`

Related links:
- **Getting Started with CyberSource Advanced for the Simple Order API**

**ccCaptureReply_reconciliationReferenceNumber**

Unique number that CyberSource generates to identify the transaction.

This field is returned only for Ingenico ePayments.

You can use this value to identify transactions in the Ingenico ePayments Collections Report, which provides settlement information. Contact customer support for information about the report.
Services
This field is supported for the following service:

• Capture

Specifications

• Type: String
• Length: 20

Mapping Information

• SCMP API Field: bill_reconciliation_reference_number
• SO API Field: ccCaptureReply_reconciliationReferenceNumber

ccCaptureReply_requestDateTime
Date and time when the service was requested.

Services
This field is supported for the following service:

• Capture

Specifications

• Type: Date and time
• Length: 20

Mapping Information

• SCMP API Field: bill_bill_request_time
• SO API Field: ccCaptureReply_requestDateTime

ccCheckStatusReply_authorizationCode
Authorization code.
This field is returned only when the payment status is AUTHORIZED.

Services
This field is supported for the following services:
• Check Status

Specifications
• Type: String
• Length: 6

Mapping Information
• SCMP API Field: check_status_auth_code
• SO API Field: ccCheckStatusReply_authorizationCode

ccCheckStatusReply_paymentStatus
Authorization status.
Possible values:
• AUTHORIZED: Payment was authorized.
• DECLINED: Authorization request was declined.

Services
This field is supported for the following service:
• Check Status

Specifications
• Type: String
• Length: 20

Mapping Information
• SCMP API Field: check_status_payment_status
• SO API Field: ccCheckStatusReply_paymentStatus

ccCheckStatusReply_reasonCode
Numeric value that corresponds to the result of the check status request.

Services
This field is supported for the following service:
• Check Status
Specifications

- **Type**: Integer
- **Length**: 5

Mapping Information

- **SCMP API Field**: No corresponding field.
- **SO API Field**: ccCheckStatusReply_reasonCode

Related links:

- [Reason Codes](#)

**ccCreditReply_amount**

Amount that was credited.

**Services**

This field is supported for the **Credit** service.

Specifications

- **Type**: String
- **Length**: 15

Mapping Information

- **SCMP API Field**: credit_credit_amount
- **SO API Field**: ccCreditReply_amount

**ccCreditReply_authorizationCode**

Credit authorization code.

This field is returned only when the issuer returns this value and the credit is authorized.

**Services**

This field is supported for the following service:

- **Credit**

Specifications

- **Type**: String
• Length: 6

Mapping Information
• SCMP API Field: credit_auth_code
• SO API Field: ccCreditReply_authorizationCode

Related links:
Credit Authorizations

ccCreditReply_forwardCode
Name of the Japanese acquirer that processed the transaction.
This field is returned only for JCN Gateway.
Contact the CyberSource Japan Support Group for more information.

Services
This field is supported for the following service:
• Credit

Specifications
• Type: String
• Length: 32

Mapping Information
• SCMP API Field: credit_forward
• SO API Field: ccCreditReply_forwardCode

ccCreditReply_ownerMerchantID
Merchant ID that was used to create the subscription or token for which the service was requested.

Services
This field is supported for the following service:
• Credit
Specifications

- **Type**: String
- **Length**: 30

Mapping Information

- **SCMP API Field**: credit_owner_merchant_id
- **SO API Field**: ccCreditReply_ownerMerchantID

Related links:
- Recurring Billing
- Token Management Service

**ccCreditReply_paymentNetworkTransactionID**

Network transaction identifier (TID).
This field is returned only for CyberSource through VisaNet and only when the credit is authorized.
You can use this value to identify a specific transaction when you are discussing the transaction with your acquirer.

**Services**

This field is supported for the following services:

- **Credit**

Specifications

- **Type**: String
- **Length**: 15

Mapping Information

- **SCMP API Field**: credit_auth_payment_network_transaction_id
- **SO API Field**: ccCreditReply_paymentNetworkTransactionID

Related links:
- Credit Authorizations

**ccCreditReply_processorResponse**

Error message from the issuer or the processor.
This field is returned only when the credit is authorized and the processor sends this value.

**IMPORTANT:** Do not use this field to evaluate the result of the request.

Services

This field is supported for the **Credit** service.

Specifications

- **Type:** String
- **Length:** 10

Mapping Information

- **SCMP API Field:** credit_auth_response
- **SO API Field:** ccCreditReply_processorResponse

**ccCreditReply_processorTransactionID**

Processor transaction ID.

This field is returned only for Moneris.

This value identifies the transaction on a host system. It contains the following information:

- Terminal used to process the transaction.
- Shift during which the transaction took place.
- Batch number.
- Transaction number within the batch.

You must store this value. If you give the customer a receipt, display this value on the receipt.

**Example** For the value 66012345001069003:

- Terminal ID = 66012345
- Shift number = 001
- Batch number = 069
- Transaction number = 003

Services

This field is supported for the following service:

- **Credit**
Specifications

- **Type**: Positive Integer
- **Length**: 18

Mapping Information

- **SCMP API Field**: credit_processor_trans_id
- **SO API Field**: ccCreditReply_processorTransactionID

**ccCreditReply_reasonCode**

Numeric value that corresponds to the result of the credit request.

**Services**

This field is supported for the following service:

- **Credit**

Specifications

- **Type**: Integer
- **Length**: 5

Mapping Information

- **SCMP API Field**: No corresponding field.
- **SO API Field**: ccCreditReply_reasonCode

Related links:

[Reason Codes](#)

**ccCreditReply_reconciliationID**

Reference number for the transaction.

You can use this value to reconcile CyberSource reports with processor reports.

**Services**

This field is returned by the **Credit** service.
• **Type:** Integer
• **Length:** 6

• FDC Nashville Global:
  – **Type:** String
  – **Length:** 8

• All other processors:
  – **Type:** String
  – **Length:** 60

**Mapping Information**

• **SCMP API Field:** credit_trans_ref_no
• **SO API Field:** ccCreditReply_reconciliationID

**Related links:**
Getting Started with CyberSource Advanced for the Simple Order API

**ccCreditReply_reconciliationReferenceNumber**

Unique number that CyberSource generates to identify the transaction.
This field is returned only for Ingenico ePayments.
You can use this value to identify transactions in the Ingenico ePayments Collections Report, which provides settlement information. Contact customer support for information about the report.

**Services**

This field is supported for the following service:

• **Credit**

**Specifications**

• **Type:** String
• **Length:** 20

**Mapping Information**

• **SCMP API Field:** credit_reconciliation_reference_number
• **SO API Field:** ccCreditReply_reconciliationReferenceNumber
ccCreditReply_requestDateTime

Date and time when the service was requested.

Services

This field is supported for the following service:

- **Credit**

Specifications

- **Type:** Date and time
- **Length:** 20

Mapping Information

- **SCMP API Field:** credit_credit_request_time
- **SO API Field:** ccCreditReply_requestDateTime

ccIncrementalAuthReply_amount

Amount that was authorized.

Services

This field is supported for the **Incremental Authorization** service.

Specifications

- **Type:** String
- **Length:** 15

Mapping Information

- **SCMP API Field:** incremental_auth_amount
- **SO API Field:** ccIncrementalAuthReply_amount

ccIncrementalAuthReply_authorizationCode

Authorization code.

This field is returned only when the processor returns this value.
Services
This field is supported for the following service:

- **Incremental Authorization**

Specifications

- **Type:** String
- **Length:** 7

Mapping Information

- SCMP API Field: incremental_auth_code
- SO API Field: ccIncrementalAuthReply_authorizationCode

**ccIncrementalAuthReply_authorizationDateTime**

Date and time of authorization.

Services
This field is supported for the following service:

- **Incremental Authorization**

Specifications

- **Type:** Date and time
- **Length:** 20

Mapping Information

- SCMP API Field: incremental_auth_time
- SO API Field: ccIncrementalAuthReply_authorizationDateTime

**ccIncrementalAuthReply_cardCategory**

Visa product ID.

Services
This field is supported for the following service:

- **Incremental Authorization**
Specifications

- **Type:** String
- **Length:** 3

Mapping Information

- **SCMP API Field:** incremental_auth_card_category
- **SO API Field:** ccIncrementalAuthReply_cardCategory

Related links:
- [Request and Response Codes](#)

**ccIncrementalAuthReply_paymentNetworkTransactionID**

Network transaction identifier (TID).
You can use this value to identify a specific transaction when you are discussing the transaction with your processor.

**Services**

This field is supported for the following service:

- **Incremental Authorization**

Specifications

- **Type:** String
- **Length:** 15

Mapping Information

- **SCMP API Field:** incremental_auth_payment_network_transaction_id
- **SO API Field:** ccIncrementalAuthReply_paymentNetworkTransactionID

**ccIncrementalAuthReply_processorResponse**

Error message from the issuer or the processor.
This field is returned only when the processor sends this value.

**IMPORTANT:** Do not use this field to evaluate the result of the request.

**Services**

This field is returned by the **Incremental Authorization** service.

**Specifications**

- **Type:** String
- **Length:** 10

**Mapping Information**

- **SCMP API Field:** incremental_auth_response
- **SO API Field:** ccIncrementalAuthReply_processorResponse

**ccIncrementalAuthReply_reasonCode**

Numeric value that corresponds to the result of the incremental authorization request.

**Services**

This field is supported for the following service:

- **Incremental Authorization**

**Specifications**

- **Type:** Integer
- **Length:** 5

**Mapping Information**

- **SCMP API Field:** No corresponding field.
- **SO API Field:** ccIncrementalAuthorizationReply_reasonCode

Related links:

[Reason Codes](#)

**ccIncrementalAuthReply_reconciliationID**

Reference number for the transaction.
You can use this value to reconcile CyberSource reports with processor reports.

**Services**

This field is returned by the **Incremental Authorization** service.

**Specifications**

- **Type**: String
- **Length**: 60

**Mapping Information**

- **SCMP API Field**: incremental_auth_trans_ref_no
- **SO API Field**: ccIncrementalAuthReply_reconciliationID

**Related links:**

- [Getting Started with CyberSource Advanced for the Simple Order API](#)

**decision**

Summary of the result of the overall request.

Possible values:

- **ACCEPT**: Request succeeded.
- **ERROR**: System error occurred.
- **REJECT**: One or more of the service requests was declined.
- **REVIEW**: The order was flagged for review. This value is returned only when you use Decision Manager.

**Services**

This field is returned by all services.

**Specifications**

- **Type**: String
- **Length**: 6

**Mapping Information**

- **SCMP API Field**: No corresponding field
- **SO API Field**: decision
installment_additionalCosts

Additional costs charged by the issuer to fund the installment payments.

This field is returned only for two kinds of installment payments in Brazil on CyberSource through VisaNet:

- Crediario with Visa: this field is included in the authorization reply for the Crediario eligibility request when the issuer approves the customer’s request for Crediario installment payments.
- Mastercard

The value for this field corresponds to the following data in the TC 33 capture file:

- Record: CP01 TCR9
- Position: 128-139
- Field: Total Other Costs

Services

This field is supported for the **Authorization** service.

Specifications

- **Type:** String
- **Length:** 12

Mapping Information

- **SCMP API Field:** installment_additional_costs
- **SO API Field:** installment_additionalCosts

installment_additionalCostsPercentage

Additional costs divided by the amount funded.

This field is returned only for two kinds of installment payments in Brazil on CyberSource through VisaNet:

- Crediario with Visa: this field is included in the authorization reply for a Crediario eligibility request when the issuer approves the customer’s request for Crediario installment payments.
- Mastercard.
**Example** A value of 1.0 specifies 1%.

**Example** A value of 4.0 specifies 4%.

The value for this field corresponds to the following data in the TC 33 capture file:

- Record: CP01 TCR9
- Position: 140-143
- Field: Percent of Total Other Costs

**Services**

This field is supported for the following service:

- **Authorization**

**Specifications**

- **Type:** String
- **Length:** 4

**Mapping Information**

- **SCMP API Field:** installment_additional_costs_percentage
- **SO API Field:** installment_additionalCostsPercentage

Related links:
- Installment Payments on CyberSource through VisaNet
- TC 33 Capture File

**installment_amount**

Amount of the current installment payment.

This field is returned only for Mastercard installment payments on CyberSource through VisaNet in all countries except Croatia and Georgia.

**Brazil**

The value for this field corresponds to the following data in the TC 33 capture file:

- Record: CP01 TCR9
- Position: 26-37
- Field: Amount of Each Installment

**Greece**

The value for this field corresponds to the following data in the TC 33 capture file:

- Record: CP01 TCR5
Other Countries

The value for this field corresponds to the following data in the TC 33 capture file:

- Record: CP01 TCR5
- Position: 63-74
- Field: Mastercard Subsequent Installment Amount

Services

This field is supported for the **Authorization** service.

Specifications

- **Type**: String
- **Length**: 12

Mapping Information

- **SCMP API Field**: installment_amount
- **SO API Field**: installment_amount

Related links:
- [Installment Payments on CyberSource through VisaNet](#)
- [TC 33 Capture File](#)

**installment_amountFunded**

Amount funded.

This field is returned only for two kinds of installment payments in Brazil on CyberSource through VisaNet:

- Crediario with Visa: this field is included in the authorization reply for the Crediario eligibility request when the issuer approves the customer’s request for Crediario installment payments
- Mastercard

The value for this field corresponds to the following data in the TC 33 capture file:

- Record: CP01 TCR9
- Position: 48-59
- Field: Total Amount Funded
Services

This field is supported for the Authorization service.

Specifications

- **Type**: String
- **Length**: 12

Mapping Information

- **SCMP API Field**: installment_amount_funded
- **SO API Field**: installment_amountFunded

Related links:

- Installment Payments on CyberSource through VisaNet
- TC 33 Capture File

**installment_amountRequestedPercentage**

Amount requested divided by the amount funded.

This field is returned only for two kinds of installment payments in Brazil on CyberSource through VisaNet:

- Crediario with Visa: this field is included in the authorization reply for the Crediario eligibility request when the issuer approves the customer's request for Crediario installment payments
- Mastercard

**Example**: A value of 90.0 specifies 90%.

**Example**: A value of 93.7 specifies 93.7%.

The value for this field corresponds to the following data in the TC 33 capture file:

- **Record**: CP01 TCR9
- **Position**: 60-63
- **Field**: Percent of Amount Requested

Services

This field is returned by the Authorization service.

Specifications

- **Type**: String
- **Length**: 4
Mapping Information

- SCMP API Field: installment_amount_requested_percentage
- SO API Field: installment_amountRequestedPercentage

Related links:
- Installment Payments on CyberSource through VisaNet
- TC 33 Capture File

installment_annualFinancingCost

Annual cost of financing the installment payments.

This field is returned only for Crediario installment payments in Brazil on CyberSource through VisaNet.

This field is included in the authorization reply for the Crediario eligibility request when the issuer approves the customer's request for Crediario installment payments in Brazil.

The value for this field corresponds to the following data in the TC 33 capture file:

- Record: CP01 TCR9
- Position: 158-164
- Field: Annual Total Cost of Financing

Services

This field is supported for the Authorization service.

Specifications

- **Type**: String
- **Length**: 7

Mapping Information

- SCMP API Field: installment_annual_financing_cost
- SO API Field: installment_annualFinancingCost

Related links:
- Installment Payments on CyberSource through VisaNet
- TC 33 Capture File

installment_annualInterestRate

Annual interest rate.
This field is returned only for two kinds of installment payments on CyberSource through VisaNet:

- Crediario with Visa in Brazil: this field is included in the authorization reply for the Crediario eligibility request when the issuer approves the customer's request for Crediario installment payments.
- Mastercard in all countries except Brazil, Croatia, Georgia, and Greece.

**Example:** A value of 1.0 specifies 1%.

**Example:** A value of 4.0 specifies 4%.

**Brazil**

The value for this field corresponds to the following data in the TC 33 capture file:

- Record: CP01 TCR9
- Position: 151-157
- Field: Annual Interest Rate

**Other Countries**

The value for this field corresponds to the following data in the TC 33 capture file:

- Record: CP01 TCR5
- Position: 58-62
- Field: Mastercard Annual Percentage Rate

**Services**

This field is returned by the **Authorization** service.

**Specifications**

- **Type:** String
- **Length:** 7

**Mapping Information**

- **SCMP API Field:** installment_annual_interest_rate
- **SO API Field:** installment_annualInterestRate

**Related links:**

- Installment Payments on CyberSource through VisaNet
- TC 33 Capture File

**installment_expenses**

Expenses charged by the issuer to fund the installment payments.
This field is returned only for two kinds of installment payments in Brazil on CyberSource through VisaNet:

- Crediario with Visa: this field is included in the authorization reply for the Crediario eligibility request when the issuer approves the customer's request for Crediario installment payments
- Mastercard

The value for this field corresponds to the following data in the TC 33 capture file:

- Record: CP01 TCR9
- Position: 64-75
- Field: Total Expenses

Services

This field is supported for the Authorization service.

Specifications

- **Type:** String
- **Length:** 12

Mapping Information

- SCMP API Field: installment_expenses
- SO API Field: installment_expenses

Related links:
- Installment Payments on CyberSource through VisaNet
- TC 33 Capture File

**installment_expensesPercentage**

Expenses divided by the amount funded.

This field is returned only for two kinds of installment payments in Brazil on CyberSource through VisaNet:

- Crediario with Visa: this field is included in the authorization reply for the Crediario eligibility request when the issuer approves the customer's request for Crediario installment payments
- Mastercard

**Example:** A value of 1.0 specifies 1%.

**Example:** A value of 4.0 specifies 4%.

The value for this field corresponds to the following data in the TC 33 capture file:

- Record: CP01 TCR9
Position: 76-79
Field: Percent of Total Expenses

Services

This field is returned by the **Authorization** service.

Specifications

- **Type:** String
- **Length:** 4

Mapping Information

- **SCMP API Field:** installment_expenses_percentage
- **SO API Field:** installment_expensesPercentage

Related links:
- Installment Payments on CyberSource through VisaNet
- TC 33 Capture File

**installment_fees**

Fees charged by the issuer to fund the installment payments.

This field is returned only for two kinds of installment payments on CyberSource through VisaNet:

- Crediario with Visa in Brazil: this field is included in the authorization reply for the Crediario eligibility request when the issuer approves the customer’s request for Crediario installment payments.
- Mastercard in all countries except Croatia, Georgia, and Greece.

**Brazil**

The value for this field corresponds to the following data in the TC 33 capture file:

- **Record:** CP01 TCR9
- **Position:** 80-91
- **Field:** Total Fees

**Other Countries**

The value for this field corresponds to the following data in the TC 33 capture file:

- **Record:** CP01 TCR5
- **Position:** 46-57
- **Field:** Mastercard Installment Fee
Services
This field is supported for the **Authorization** service.

Specifications

- **Type**: String
- **Length**: 12

Mapping Information

- **SCMP API Field**: installment_fees
- **SO API Field**: installment_fees

Related links:
- [Installment Payments on CyberSource through VisaNet](#)
- [TC 33 Capture File](#)

**installment_feesPercentage**

Fees divided by the amount funded.

This field is returned only for two kinds of installment payments in Brazil on CyberSource through VisaNet:

- Crediario with Visa: this field is included in the authorization reply for the Crediario eligibility request when the issuer approves the customer's request for Crediario installment payments
- Mastercard

**Example**: A value of 1.0 specifies 1%.

**Example**: A value of 4.0 specifies 4%.

The value for this field corresponds to the following data in the TC 33 capture file:

- **Record**: CP01 TCR9
- **Position**: 92-95
- **Field**: Percent of Total Fees

Services
This field is returned by the **Authorization** service.

Specifications

- **Type**: String
- **Length**: 4
Mapping Information

- **SCMP API Field:** installment_fees_percentage
- **SO API Field:** installment_feesPercentage

Related links:
- [Installment Payments on CyberSource through VisaNet](#)
- [TC 33 Capture File](#)

**installment_firstInstallmentAmount**

Amount of the first installment payment.

This field is returned only for Mastercard installment payments on CyberSource through VisaNet in all countries except Brazil, Croatia, Georgia, and Greece.

The issuer provides this value when the first installment payment is successful.

The value for this field corresponds to the following data in the TC 33 capture file:

- Record: CP01 TCR5
- Position: 23-34
- Field: Amount of Each Installment

**Services**

This field is supported for the **Authorization** service.

**Specifications**

- **Type:** String
- **Length:** 12

**Mapping Information**

- **SCMP API Field:** installment_first_installment_amount
- **SO API Field:** installment_firstInstallmentAmount

Related links:
- [Installment Payments on CyberSource through VisaNet](#)
- [TC 33 Capture File](#)

**installment_firstInstallmentDate**

Date of the first installment payment.
This field is returned only for Mastercard installment payments on CyberSource through VisaNet in Greece.

Format: YYMMDD

The value for this field corresponds to the following data in the TC 33 capture file:

- Record: CP01 TCR5
- Position: 102-107
- Field: Mastercard Greece First Installment Due Date

Services

This field is returned by the Authorization service.

Specifications

- **Type:** String
- **Length:** 6

Mapping Information

- **SCMP API Field:** installment_first_installment_date
- **SO API Field:** installment_firstInstallmentDate

Related links:
- Installment Payments on CyberSource through VisaNet
- TC 33 Capture File

installment_insurance

Insurance charged by the issuer to fund the installment payments.

This field is returned only for two kinds of installment payments in Brazil on CyberSource through VisaNet:

- Crediario with Visa: this field is included in the authorization reply for the Crediario eligibility request when the issuer approves the customer’s request for Crediario installment payments
- Mastercard

The value for this field corresponds to the following data in the TC 33 capture file:

- Record: CP01 TCR9
- Position: 112-123
- Field: Total Insurance
Services

This field is supported for the **Authorization** service.

Specifications

- **Type**: String
- **Length**: 12

Mapping Information

- **SCMP API Field**: installment_insurance
- **SO API Field**: installment_insurance

Related links:

- Installment Payments on CyberSource through VisaNet
- TC 33 Capture File

**installment_insurancePercentage**

Insurance costs divided by the amount funded.

This field is returned only for two kinds of installment payments in Brazil on CyberSource through VisaNet:

- Crediario with Visa: this field is included in the authorization reply for the Crediario eligibility request when the issuer approves the customer’s request for Crediario installment payments
- Mastercard

**Example**: A value of 1.0 specifies 1%.

**Example**: A value of 4.0 specifies 4%.

The value for this field corresponds to the following data in the TC 33 capture file:

- **Record**: CP01 TCR9
- **Position**: 124-127
- **Field**: Percent of Total Insurance

Services

This field is returned by the **Authorization** service.

Specifications

- **Type**: String
- **Length**: 4
Mapping Information

- **SCMP API Field**: installment_insurance_percentage
- **SO API Field**: installment_insurancePercentage

Related links:
- Installment Payments on CyberSource through VisaNet
- TC 33 Capture File

**installment_maximumTotalCount**

Maximum number of installments offered by the issuer for this purchase.

This field is returned only for installment payments with Mastercard on CyberSource through VisaNet in all countries except Brazil, Croatia, Georgia, and Greece.

The issuer provides this value when the first installment payment is successful.

The value for this field corresponds to the following data in the TC 33 capture file:

- **Record**: CP01 TCR5
- **Position**: 77-78
- **Field**: Mastercard Maximum Number Of Installments

**Services**

This field is returned by the **Authorization** service.

**Specifications**

- **Type**: String
- **Length**: 2

**Mapping Information**

- **SCMP API Field**: installment_maximum_total_count
- **SO API Field**: installment_maximumTotalCount

Related links:
- Installment Payments on CyberSource through VisaNet
- TC 33 Capture File

**installment_minimumTotalCount**

Minimum number of installments offered by the issuer for this purchase.
This field is returned only for installment payments with Mastercard on CyberSource through VisaNet in all countries except Brazil, Croatia, Georgia, and Greece.

The issuer provides this value when the first installment payment is successful.

The value for this field corresponds to the following data in the TC 33 capture file:

- **Record:** CP01 TCR5
- **Position:** 75-76
- **Field:** Mastercard Minimum Number Of Installments

**Services**

This field is returned by the **Authorization** service.

**Specifications**

- **Type:** String
- **Length:** 2

**Mapping Information**

- **SCMP API Field:** installment_minimum_total_count
- **SO API Field:** installment_minimumTotalCount

Related links:
- [Installment Payments on CyberSource through VisaNet](#)
- [TC 33 Capture File](#)

**installment_monthlyInterestRate**

Monthly interest rate.

This field is returned only for two kinds of installment payments on CyberSource through VisaNet:

- Crediario with Visa in Brazil: this field is included in the authorization reply for the Crediario eligibility request when the issuer approves the customer’s request for Crediario installment payments.
- Mastercard in all countries except Croatia, Georgia, and Greece.

**Example:** A value of 1.0 specifies 1%.

**Example:** A value of 4.0 specifies 4%.

**Brazil**

The value for this field corresponds to the following data in the TC 33 capture file:

- **Record:** CP01 TCR9
- **Position:** 144-150
Field: Monthly Interest Rate

Other Countries
The value for this field corresponds to the following data in the TC 33 capture file:

- Record: CP01 TCR5
- Position: 41-45
- Field: Mastercard Interest Rate

Services
This field is returned by the **Authorization** service.

Specifications
- **Type**: String
- **Length**: 7

Mapping Information
- **SCMP API Field**: installment_monthly_interest_rate
- **SO API Field**: installment_monthlyInterestRate

Related links:
- Installment Payments on CyberSource through VisaNet
- TC 33 Capture File

installment_taxes
Taxes collected by the issuer to fund the installment payments.

This field is returned only for two kinds of installment payments in Brazil on CyberSource through VisaNet:

- Crediario with Visa: this field is included in the authorization reply for the Crediario eligibility request when the issuer approves the customer's request for Crediario installment payments
- Mastercard

The value for this field corresponds to the following data in the TC 33 capture file:

- Record: CP01 TCR9
- Position: 96-107
- Field: Total Taxes

Services
This field is supported for the **Authorization** service.
Specifications

• **Type**: String
• **Length**: 12

Mapping Information

• **SCMP API Field**: installment_taxes
• **SO API Field**: installment_taxes

Related links:
  - Installment Payments on CyberSource through VisaNet
  - TC 33 Capture File

**installment_taxesPercentage**

Taxes divided by the amount funded.

This field is returned only for two kinds of installment payments in Brazil on CyberSource through VisaNet:

• Crediario with Visa: this field is included in the authorization reply for the Crediario eligibility request when the issuer approves the customer’s request for Crediario installment payments
• Mastercard

**Example**: A value of 1.0 specifies 1%.

**Example**: A value of 4.0 specifies 4%.

The value for this field corresponds to the following data in the TC 33 capture file:

• Record: CP01 TCR9
• Position: 108-111
• Field: Percent of Total Taxes

Services

This field is returned by the **Authorization** service.

Specifications

• **Type**: String
• **Length**: 4

Mapping Information

• **SCMP API Field**: installment_taxes_percentage
• **SO API Field**: installment_taxesPercentage
installment_totalAmount

Total amount of the loan that is being paid in installments.

This field is returned only for installment payments with Mastercard on CyberSource through VisaNet in all countries except Croatia, Georgia, and Greece.

Brazil

The value for this field corresponds to the following data in the TC 33 capture file:

- Record: CP01 TCR9
- Position: 8-19
- Field: Installment Total Amount

Other Countries

The value for this field corresponds to the following data in the TC 33 capture file:

- Record: CP01 TCR5
- Position: 5-16
- Field: Installment Payment Total Amount

Services

This field is supported for the Authorization service.

Specifications

- **Type**: String
- **Length**: 12

Mapping Information

- **SCMP API Field**: installment_total_amount
- **SO API Field**: installment_totalAmount

installment_totalCount

Total number of installments.
This field is returned only for installment payments with Mastercard on CyberSource through VisaNet in all countries except Brazil, Croatia, Georgia, and Greece.

The value for this field corresponds to the following data in the TC 33 capture file:

- Record: CP01 TCR5
- Position: 20-22
- Field: Number Of Installments

**Services**

This field is returned by the **Authorization** service.

**Specifications**

- **Type:** Integer
- **Length:** 2

**Mapping Information**

- **SCMP API Field:** installment_total_count
- **SO API Field:** installment_totalCount

Related links:
- [Installment Payments on CyberSource through VisaNet](#)
- [TC 33 Capture File](#)

**invalidField_0 through invalidField_N**

Fields in the request that have invalid data.

These fields are included as an aid to software developers. Do not use these fields to interact with customers.

**Services**

This field is supported for all services.

**Specifications**

- **Type:** String
- **Length:** 100

**Mapping Information**

- **SCMP API Field:** No corresponding field.
• SO API Field: invalidField_0 through invalidField_N

Related links:
Getting Started with CyberSource Advanced for the Simple Order API

issuer_additionalData

Data defined by the issuer.

This field is returned only for Visa transactions on CyberSource through VisaNet.

The value for this reply field will probably be the same as the value that you submitted in the authorization request, but it is possible for the processor, issuer, or acquirer to modify the value.

Services

This field is returned by the following services:

• Authorization
• Authorization Reversal
• Capture

Specifications

• Type: String
• Length: 255

Mapping Information

• SCMP API Field: issuer_additional_data
• SO API Field: issuer_additionalData

Related links:
Formats for Discretionary Data

issuer_message

Text message from the issuer.

If you give the customer a receipt, display this value on the receipt.

Services

This field is returned by the Incremental Authorization service.
Specifications

- **Type**: String
- **Length**: 250

Mapping Information

- **SCMP API Field**: issuer_message
- **SO API Field**: issuer_message

**merchantReferenceCode**

Order reference or tracking number that you provided in the request.
If you included multi-byte characters in this field in the request, the returned value might include corrupted characters.

**FDC Nashville Global**

When a card-present request does not include a merchant reference number, this value is provided by the client software that is installed on the POS terminal.

Sometimes the processor truncates this value to 15 or 17 characters for Level II and Level III processing. This can cause a discrepancy between the value you submit and the value included in some processor reports.

**SIX**

When a card-present request does not include a merchant reference number, this value is provided by the client software that is installed on the POS terminal.

**Services**

This field is supported for the all services.

Specifications

- **Type**: String
- **Length**: 50

Mapping Information

- **SCMP API Field**: merchant_ref_number
- **SO API Field**: merchantReferenceCode

**missingField_0 through missingField_N**

Required fields that were missing from the request.
These fields are included as an aid to software developers. Do not use these fields to interact with customers.

**Services**

This field is supported for the all services.

**Specifications**

- **Type:** String
- **Length:** 100

**Mapping Information**

- **SCMP API Field:** No corresponding field
- **SO API Field:** missingField_0 through missingField_N

Related links:

- [Getting Started with CyberSource Advanced for the Simple Order API](#)

**originalTransaction_amount**

Amount of the original transaction.

**Services**

This field is supported for the following services:

- Authorization Reversal
- Void

**Specifications**

- **Type:** String
- **Length:** 15

**Mapping Information**

- **SCMP API Field:** original_transaction_amount
- **SO API Field:** originalTransaction_amount

Related links:

- [Merchant-Initiated Reversals and Voids](#)
originalTransaction_reasonCode

Reason code for the original transaction.

Services

This field is returned by the following services:

- Authorization Reversal
- Void

Specifications

- **Type**: Integer
- **Length**: 5

Mapping Information

- **SCMP API Field**: No corresponding field
- **SO API Field**: originalTransaction_reasonCode

Related links:
- Merchant-Initiated Reversals and Voids Reason Codes

purchaseTotals_currency

Currency used for the order.

Use a three-character ISO currency code.

For an authorization reversal or capture, you must use the same currency that was used for the authorization.

**DCC with a Third-Party Provider**

Customer’s billing currency.

Services

This field is supported for the following services:

- **Authorization**: Required
- **Authorization Reversal**: Required
- **Capture**: Required
- **Credit**: Required
- **Incremental Authorization**: Required
Specifications

- **Type**: String
- **Length**: 5

Mapping Information

- **SCMP API Field**: currency
- **SO API Field**: purchaseTotals_currency

Related links:
- Dynamic Currency Conversion with a Third Party Provider
- ISO Standard Currency Codes

**reasonCode**

Numeric value that corresponds to the result of the overall request.

**Services**

This field is returned by all services.

Specifications

- **Type**: Integer
- **Length**: 5

Mapping Information

- **SCMP API Field**: No corresponding field
- **SO API Field**: reasonCode

Related links:
- Reason Codes

**receiptNumber**

Receipt number.

This field is returned only for American Express Direct and CyberSource through VisaNet.

**American Express Direct**

System trace audit number (STAN). This value identifies the transaction and is useful when investigating a chargeback dispute.

**CyberSource through VisaNet**
System trace number that must be printed on the customer’s receipt.

Services
This field is supported for the following services:
• Authorization
• Incremental Authorization

Specifications
• **Type**: String
• **Length**: 6

Mapping Information
• **SCMP API Field**: receipt_number
• **SO API Field**: receiptNumber

requestID
Request identifier that the client software generates.

Services
This field is returned by all services.

Specifications
• **Type**: String
• **Length**: 26

Mapping Information
• **SCMP API Field**: request_id
• **SO API Field**: requestID

requestToken
Request token data.
This value is an encoded string that contains no confidential information, such as an account number or card verification number.
When you request the authorization and capture services together, the request token is for the capture reply only.

**Atos**

You must store the contents of this field so that you can retrieve and include it in follow-on requests.

**Services**

This field is supported for all services.

**Specifications**

- **Type:** String
- **Length:** 256

**Mapping Information**

- **SCMP API Field:** request_token
- **SO API Field:** requestToken

**ucaf_collectionIndicator**

Universal cardholder authentication field (UCAF) collection indicator to which the transaction was downgraded.

**CyberSource through VisaNet**

The value for this field corresponds to the following data in the TC 33 capture file. ¹

- **Record:** CP01 TCR7
- **Position:** 5
- **Field:** Mastercard Electronic Commerce Indicators—UCAF Collection Indicator

**Services**

This field is supported for the **Authorization** service.

**Specifications**

- **Type:** Nonnegative integer
- **Length:** 1

**Mapping Information**

- **SCMP API Field:** ucaf_collection_indicator
• **SO API Field: ucaf_collectionIndicator**

  Related links:
  
  Mastercard Identity Check
  
  TC 33 Capture File

**ucaf_downgradeReasonCode**

Reason the transaction was downgraded.

This field is returned only for downgraded Mastercard Identity Check transactions on CyberSource through VisaNet.

When you set the e-commerce indicator to a value that indicates that Mastercard Identity Check data is included in the request, Mastercard provides this value when the transaction is downgraded.

Possible values:

• 0: The ucaf_authenticationData field is missing.
• 1: The value for the ucaf_authenticationData field is invalid.

The value for this field corresponds to the following data in the TC 33 capture file:

• Record: CP01 TCR6
• Position: 80
• Field: Mastercard Electronic Commerce Indicators

**Services**

This field is supported for the **Authorization** service.

**Specifications**

• **Type**: String
• **Length**: 1

**Mapping Information**

• SCMP API Field: ucaf_downgrade_reason_code
• SO API Field: ucaf_downgradeReasonCode

Related links:

Mastercard Identity Check

TC 33 Capture File
voidReply_amount

Amount that was voided.

Services

This field is supported for the Void service.

Specifications

• Type: String
• Length: 15

Mapping Information

• SCMP API Field: void_void_amount
• SO API Field: voidReply_amount

voidReply_creditAuthReversalResponse

Processor response code.

The processor provides this value when a credit authorization reversal does not succeed.

Services

This field is returned by the Void service.

Specifications

• Type: String
• Length: 3

Mapping Information

• SCMP API Field: void_credit_auth_reversal_response
• SO API Field: voidReply_creditAuthReversalResponse

Related links:
  Credit Authorizations

voidReply_currency

Currency used for the order.
Services
This field is supported for the **Void** service.

Specifications
- **Type**: String
- **Length**: 5

Mapping Information
- **SCMP API Field**: void_void_currency
- **SO API Field**: voidReply_currency

Related links:
  - [ISO Standard Currency Codes](#)

**voidReply_reasonCode**
Numeric value that corresponds to the result of the void request.

Services
This field is returned by the **Void** service.

Specifications
- **Type**: Integer
- **Length**: 5

Mapping Information
- **SCMP API Field**: No corresponding field
- **SO API Field**: voidReply_reasonCode

Related links:
  - [Reason Codes](#)

**voidReply_requestDateTime**
Date and time when the service was requested.

Services
This field is returned by the **Void** service.
Specifications

- **Type**: Date and time
- **Length**: 20

Mapping Information

- **SCMP API Field**: void_void_request_time
- **SO API Field**: voidReply_requestDateTime

**voidReply_reversalSubmitted**

Flag that indicates whether a full authorization reversal was successfully submitted. This field is returned only for FDC Nashville Global.

Possible values:

- **true**: Authorization reversal was successfully submitted.
- **false**: Authorization reversal was not successfully submitted. You must send a credit request for a refund.

Services

This field is supported for the **Void** service.

Specifications

- **Type**: String
- **Length**: 5

Mapping Information

- **SCMP API Field**: reversal_submitted
- **SO API Field**: voidReply_reversalSubmitted
Reference Information

This section provides the following reference information:

- American Express SafeKey Response Codes
- Additional Amount Types
- AVS Codes
- Business Application Identifiers
- Card Types
- Chargeback Reason Codes for Mastercard
- Chargeback Reason Codes for Visa
- Code Examples
- Commerce Indicators
- CyberSource through VisaNet Acquirers
- CVN Codes
- Expert Monitoring Solutions (EMS) Reason Codes
- Electronic Verification Response Codes
- Frequently Asked Questions
- Formats for Discretionary Data
- Ingenico ePayments Credit Card Reversals
- Product Codes
- Product IDs
- Network Transaction Identifiers
- Visa Secure Response Codes
- Wallet Type Field Values

Examples

This section includes the following examples:

- Name-Value Pair Examples

Basic Credit Card Examples

Credit Card Authorization Request:
ccAuthService_run=true
merchantID=Napa Valley Vacations
merchantReferenceCode=482046C3A7E94F5
billTo_firstName=John
billTo_lastName=Doe
billTo_street1=1295 Charleston Rd.
billTo_city=Mountain View
billTo_state=CA
billTo_postalCode=94043
billTo_country=US
billTo_phoneNumber=650-965-6000
billTo_email=jdoe@example.com
item_0_unitPrice=49.95
item_0_quantity=1
purchaseTotals_currency=USD
card_expirationMonth=12
card_expirationYear=2015
card_accountNumber=4111111111111111
card_cardType=001

Credit Card Authorization Reply:
Most processors do not return all the fields in this example.

requestID=0305782650000167905080
decision=ACCEPT
reasonCode=100
merchantReferenceCode=482046C3A7E94F5
purchaseTotals_currency=USD
ccAuthReply_reconciliationID=ABCDE12345FGHIJ67890
ccAuthReply_cardCategory=F^
ccAuthReply_cardGroup=0
ccAuthReply_reasonCode=100
ccAuthReply_amount=49.95
ccAuthReply_accountBalance=50.05
ccAuthReply_authorizationCode=123456
ccAuthReply_avsCode=Y
ccAuthReply_avsCodeRaw=YYY
ccAuthReply_processorResponse=A
ccAuthReply_paymentNetworkTransactionID=3312345

Credit Card Capture Request:

ccCaptureService_authRequestID=0305782650000167905080
merchantID=Napa Valley Vacations
merchantReferenceCode=482046C3A7E94F5BD1FE3C66C
ccCaptureService_run=true
item_0_unitPrice=49.95
purchaseTotals_currency=USD

Credit Card Capture Reply:
requestID=1019827520348290570293
merchantReferenceCode=482046C3A7E94F5BD1FE3C66C
decision=ACCEPT
reasonCode=100
ccCaptureReply_amount=49.95
purchaseTotals_currency=USD
ccCaptureReply_reasonCode=100
ccCaptureReply_reconciliationID=1094820975023470

Credit Card Follow-on Credit Request

merchantID=Napa Valley Vacations
merchantReferenceCode=482046C3A7E94F5BD1FE3C66C
purchaseTotals_grandTotalAmount=1694.00
purchaseTotals_currency=EUR
ccCreditService_run=true
ccCreditService_captureRequestID=1019827520348290570293

Credit Card Follow-on Credit Reply:

merchantReferenceCode=482046C3A7E94F5BD1FE3C66C
requestID=1019827520348290570293
decision=ACCEPT
reasonCode=100
purchaseTotals_currency=EUR
ccCreditReply_reasonCode=100
ccCreditReply_amount=1694.00
ccCreditReply_reconciliationID=C3A7E94F5BD1FE3C64820466C

Asia, Middle East, and Africa Gateway Examples

Credit Card Authorization Request with Payer Authentication Data:

shipTo_firstName=Jane
shipTo_lastName=Smith
shipTo_street1=1234 ABCD Street
shipTo_city=Mountain View
shipTo_state=CA
shipTo_country=US
shipTo_postalCode=94043
billTo_firstName=John
billTo_lastName=Doe
billTo_street1=1295 Charleston Road
billTo_city=Mountain View
billTo_state=CA
billTo_country=US
billTo_postalCode=94043
billTo_ipAddress=10.7.7.7
billTo_email=jdoe@example.com
billTo_phoneNumber=650-965-6000
merchantReferenceCode=0123456789
purchaseTotals_currency=USD
card_accountNumber=4111111111111111
card_expirationMonth=12
card_expirationYear=2020
card_cardType=001
cccAuthService_commerceIndicator=vvb
ccAuthService_xid=WhPlEr9WE2pb12345H1ewUIQwQ
ccAuthService_veresEnrolled=Y
ccAuthService_paresStatus=Y
ccAuthService_cavv=PpmBUYXt2uyt12345mAb8Xgn0k
ccAuthService_run=true
item_0_unitPrice=12.34
item_1_unitPrice=56.78

Credit Card Authorization Reply:

ccAuthReply_avsCode=2
ccAuthReply_amount=69.12
ccAuthReply_reasonCode=100
ccAuthReply_reconciliationID=19119123440
ccAuthReply_processorResponse=0
ccAuthReply_authorizationCode=ABC12345
requestID=1921371701234567904567
reasonCode=100
decision=ACCEPT
merchantReferenceCode=0123456789
purchaseTotals_currency=USD

Cielo Examples

Automatic Capture Request with Elo:

merchantID=Foster City Flowers
merchantReferenceCode=Transaction-Cielo-NTA-3
billTo_firstName=Júlia
billTo_lastName=Fernández
billTo_buildingNumber=1024
billTo_street1=R. Augustã
billTo_street2=Bloco 01
billTo_city=São Paulo
billTo_district=Bela Vista
billTo_state=SP
billTo_postalCode=01310-000
billTo_country=BR
billTo_phoneNumber=999-999-9999
billTo_email=jfernandez@example.com
purchaseTotals_currency=usd
purchaseTotals_grandTotalAmount=104.00
card_accountNumber=1234567812345678
card_expirationMonth=03
card_expirationYear=2031
ccAuthService_run=true
Automatic Capture Reply with Elo:

merchantReferenceCode=Transaction-Cielo-NTA-3
requestID=423148993076500001540
decision=ACCEPT
reasonCode=100
purchaseTotals_currency=usd
ccAuthReply_reasonCode=100
ccAuthReply_amount=104.00
ccAuthReply_authorizationCode=123456
ccAuthReply_avsCode=Y
ccAuthReply_avsCodeRaw=CC
ccAuthReply_processorResponse=00
ccAuthReply_reconciliationID=Auth12345678
ccAuthReply_paymentNetworkTransactionID=333138
ccAuthReply_processorTransactionID=00142308609746028231
ccCaptureReply_reasonCode=100
ccCaptureReply_amount=104.00
ccCaptureReply_reconciliationID=Auth12345678

Debit Card Request with Maestro (International):

merchantID=Foster City Flowers
merchantReferenceCode=Transaction-Cielo-NTA-4
billTo_firstName=Júlia
billTo_lastName=Fernández
billTo_buildingNumber=1024
billTo_street1=R. Augustã
billTo_street2=Bloco 01
billTo_city=São Paulo
billTo_district=Bela Vista
billTo_state=SP
billTo_postalCode=01310-000
billTo_country=BR
billTo_phoneNumber=999-999-9999
billTo_email=jfernandez@example.com
purchaseTotals_currency=brl
purchaseTotals_grandTotalAmount=106,00
card_accountNumber=123456781234567812
card_expirationMonth=03
card_expirationYear=2031
card_cvIndicator=1
card_cvNumber=123
card_cardType=042
ucaf_authenticationData=WhPlErd9WE2pb1yFjFH1ewUIQwQ=
ucaf_collectionIndicator=2
ccAuthService_run=true
ccAuthService_commerceIndicator=spa
ccAuthService_xid=lEmYpm61EduaVZjPG1/HsgkAAQc=
ccAuthService_overridePaymentMethod=DB
Debit Card Reply with Maestro (International):

merchantReferenceCode=Transaction-Cielo-NTA-4
requestID=4231489990775000001540
decision=ACCEPT
reasonCode=100
purchaseTotals_currency=brl
ccAuthReply_reasonCode=100
ccAuthReply_amount=106.00
ccAuthReply_authorizationCode=123456
ccAuthReply_avsCode=Y
ccAuthReply_avsCodeRaw=CC
ccAuthReply_processorResponse=00
ccAuthReply_reconciliationID=Auth12345678
ccAuthReply_paymentNetworkTransactionID=333138
ccCaptureReply_reasonCode=100
ccCaptureReply_amount=106.00
ccCaptureReply_reconciliationID=Auth12345678

Installment Request with Visa:

merchantID=Foster City Flowers
merchantReferenceCode=Transaction-Cielo-NTA-1
billTo_firstName=Júlia
billTo_lastName=Fernández
billTo_buildingNumber=1024
billTo_street1=R. Augustã
billTo_street2=Bloco 01
billTo_city=São Paulo
billTo_district=Bela Vista
billTo_state=SP
billTo_postalCode=01310-000
billTo_country=BR
billTo_phoneNumber=999-999-9999
billTo_email=jfernandez@example.com
item_0_unitPrice=51025.00
item_0_quantity=1
purchaseTotals_currency=brl
installment_totalCount=4
installment_planType=1
card_accountNumber=4111111111111111
card_expirationMonth=12
card_expirationYear=2018
card_cardType=001
ccAuthService_run=true

Installment Reply with Visa:

merchantReferenceCode=Transaction-Cielo-NTA-1
requestID=4231493140785000001540
CyberSource Latin American Processing Examples

*CyberSource Latin American Processing* is the name of a specific processing connection that CyberSource supports. In the CyberSource API documentation, *CyberSource Latin American Processing* does not refer to the general topic of processing in Latin America.

Credit Card Authorization Request for Redecard in Brazil with AVS:

crAuthService_run=true
merchantID=Foster City Flowers
merchantReferenceCode=1234567890
billTo_firstName=Adriana
billTo_lastName=Tavares da Silva
billTo_street1=Rua da Quitanda 187
billTo_buildingNumber=187
billTo_city=Rio de Janeiro
billTo_postalCode=20091-005
billTo_country=BR
billTo_phoneNumber=+552121114700
billTo_email=asilva@example.com
item_0_quantity=1
item_0_unitPrice=49.95
purchaseTotals_currency=BRL
cc_cardType=052
cc_accountNumber=5432543254325432
cc_expirationMonth=12
card_expirationYear=2015

Credit Card Authorization Reply:

decision=ACCEPT
reasonCode=100
requestID=12345678901234567890
merchantReferenceCode=1234567
purchaseTotals_currency=BRL
ccAuthReply_reasonCode=100
ccAuthReply_personalIDCode=Y
ccAuthReply_amount=49.95
ccAuthReply_authorizationCode=123456
**Incremental Authorization Examples**

**Incremental Authorization Request:**

- ccIncrementalAuthService_run=true
- purchaseTotals_grandTotalAmount=101.00
- purchaseTotals_currency=USD
- merchantID=Napa Valley Vacations
- merchantReferenceCode=33557799
- ccIncrementalAuthService_authRequestID=343425410000181552556
- subsequentAuthReason=2

**Incremental Authorization Reply:**

- requestID=3524892270000181552556
- decision=ACCEPT
- reasonCode=100
- merchantReferenceCode=33557799
- purchaseTotals_currency=usd
- additionalData=00612012345678910000000008160003359
- ccIncrementalAuthReply_amount=101.00
- ccIncrementalAuthReply_authorizationCode=831000
- ccIncrementalAuthReply_processorResponse=A
- ccIncrementalAuthReply_paymentNetworkTransactionID=016153570198200
- ccIncrementalAuthReply_reasonCode=100
- ccIncrementalAuthReply_reconciliationID=3524892270000181552556
- ccIncrementalAuthReply_cardCategory=J1
- receiptNumber=841215

**Partial Authorization Examples**

**Fully Approved Request**

The following two examples consist of an authorization request that is fully approved, and the subsequent authorization reply, which includes balance information.

- Original request amount: 1500.00 USD
- Approved amount: 1500.00 USD
- Balance amount: 23.62 USD positive

**Fully Approved Authorization Request:**

- ccAuthService_run=true
- merchantID=Foster City Flowers
- merchantReferenceCode=AB1234.1-1
- billTo_firstName=John
- billTo_lastName=Smith
Fully Approved Authorization Reply:

Most processors do not return all the fields in this example.

Partially Approved Request

The following two examples consist of an authorization request that is partially approved, and the subsequent authorization reply:

- Original request amount: 1401.00 USD
- Approved amount: 500.00 USD

Partially Approved Authorization Request:
billTo_lastName=Smith
billTo_street1=201 S. Division St.
billTo_street2=Suite 500
billTo_city=Ann Arbor
billTo_state=MI
billTo_country=US
billTo_postalCode=48104-2201
billTo_email=okgo@example.com
billTo_phoneNumber=123-456-7890
card_accountNumber=4111111111111111
card_cardType=001
card_cvNumber=xxx
card_expirationMonth=12
card_expirationYear=2015
purchaseTotals_currency=USD
purchaseTotals_grandTotalAmount=1401.00

**Partially Approved Authorization Reply:**

Most processors do not return all the fields in this example.

merchantReferenceCode=AB1234.1-1
requestID=2688497722340000852964
decision=REJECT
reasonCode=110
ccAuthReply_reconciliationID=ABCDE12345FGHIJ67890
ccAuthReply_reasonCode=110
ccAuthReply_amount=500.00
ccAuthReply_avsCode=A
ccAuthReply_avsCodeRaw=A
ccAuthReply_authorizationCode=831000
ccAuthReply_processorResponse=010
ccAuthReply_requestAmount=1401.00
ccAuthReply_requestCurrency=USD
ccAuthReply_cardCategory=J1
ccAuthReply_cardGroup=0
ccAuthReply_cvCode=3
ccAuthReply_merchantAdviceCode=00
ccAuthReply_paymentNetworkTransactionID=3312345
purchaseTotals_currency=USD

**RuPay Examples**

**Credit Card Authorization Request:**

merchantID=RuPayMerchant1
merchantReferenceCode=ABCDE12345
billTo_firstName=Jane
billTo_lastName=Smith
billTo_street1=123 Main Street
billTo_city=Any Town
billTo_state=CA
billTo_postalCode=99999-1234
billTo_country=IN
billTo_phoneNumber=999-999-9999
billTo_email=jsmith@example.com
billTo_ipAddress=123.4.567.89
purchaseTotals_currency=INR
purchaseTotals_grandTotalAmount=120.00
card_accountNumber=508888888888
card_expirationMonth=12
card_expirationYear=2025
card_cvNumber=123
card_cardType=061
ccAuthService_run="true"
cccAuthService_cavv=XYZAV54321XYZAV54321XYZAV54321
ccAuthService_commerceIndicator=rp
ccAuthService_xid=ODI4MTEyMjU5ODAy

Credit Card Authorization Reply:

merchantReferenceCode=ABCDE12345
requestID=5391708182936018401540
decision=ACCEPT
reasonCode=100
purchaseTotals_currency=INR
ccAuthReply_reasonCode=100
ccAuthReply_amount=120.00
ccAuthReply_authorizationCode=183217
ccAuthReply_processorResponse=ABCDE12345
ccAuthReply_reconciliationID=1094820975023470

Check Status Request:

merchantID=RuPayMerchant1
merchantReferenceCode=ABCDE12345
ccCheckStatusService_run="true"
ccCheckStatusService_authRequestID=5391708182936018401540

Check Status Reply:

merchantReferenceCode=ABCDE12345
requestID=3951708182936018401450
decision=ACCEPT
reasonCode=100
ccCheckStatusReply_reasonCode=100
ccCheckStatusReply_paymentStatus=AUTHORIZED
ccCheckStatusReply_authorizationCode=183217

Split-Shipment Examples

One Authorization and One Sale

Credit Card Authorization Request:
Credit Card Authorization Reply:
Most processors do not return all the fields in this example.

decision=ACCEPT
reasonCode=100
merchantReferenceCode=482046C3A7E94F5BD1
requestID=0305782650000167905080
ccAuthReply_reconciliationID=ABCDE12345FGHIJ67890
ccAuthReply_cardCategory=F
ccAuthReply_cardGroup=0
ccAuthReply_reasonCode=100
ccAuthReply_amount=49.95
ccAuthReply_avsCode=Y
ccAuthReply_avsCodeRaw=YYY
ccAuthReply_authorizationCode=123456
ccAuthReply_processorResponse=A
ccAuthReply_paymentNetworkTransactionID=3312345
purchaseTotals_currency=USD

Sale Request:

ccAuthService_run=true
ccCaptureService_run=true
linkToRequest=0305782650000167905080
merchantID=Foster City Flowers
merchantReferenceCode=482046C3A7E94F5BD1
billTo_firstName=John
billTo_lastName=Doe
billTo_phoneNumber=650-965-6000
billTo_email=jdoe@example.com
billTo_street1=1295 Charleston Rd.
billTo_city=Mountain View
billTo_state=CA
billTo_country=US
billTo_postalCode=94043
card_expirationMonth=12
card_expirationYear=2015
card_accountNumber=4111111111111111
card_cardType=001
item_0_unitPrice=49.95
item_0_quantity=1
purchaseTotals_currency=USD
billTo_city=Mountain View
billTo_state=CA
billTo_country=US
billTo_postalCode=94043
card_expirationMonth=12
card_expirationYear=2015
card_accountNumber=4111111111111111
card_cardType=001
item_0_unitPrice=49.95
item_0_quantity=1
purchaseTotals_currency=USD

Sale Reply:

Most processors do not return all the fields in this example.

decision=ACCEPT
reasonCode=100
merchantReferenceCode=482046C3A7E94F5BD1
requestID=1416783769994859
ccAuthReply_reconciliationID=ABCDE12345FGHIJ67890
ccAuthReply_cardCategory=F
ccAuthReply_cardGroup=0
ccAuthReply_reasonCode=100
ccAuthReply_amount=49.95
ccAuthReply_avsCode=Y
ccAuthReply_avsCodeRaw=YYY
ccAuthReply_authorizationCode=123456
ccAuthReply_processorResponse=A
ccAuthReply_paymentNetworkTransactionID=3312345
purchaseTotals_currency=USD
ccCaptureReply_reasonCode=100
ccCaptureReply_amount=49.95
ccCaptureReply_reconciliationID=02850840187309570

One Authorization and Two Captures

Credit Card Authorization Request:

ccAuthService_run=true
merchantID=Foster City Flowers
merchantReferenceCode=482046C3A7E94F5BD1
billTo_firstName=John
billTo_lastName=Doe
billTo_phoneNumber=650-965-6000
billTo_email=jdoe@example.com
billTo_street1=1295 Charleston Rd.
billTo_city=Mountain View
billTo_state=CA
billTo_country=US
billTo_postalCode=94043
card_expirationMonth=12
card_expirationYear=2015
card_accountNumber=4111111111111111
card_cardType=001
item_0_unitPrice=52.00
totalQuantity=1
item_1_unitPrice=16.00
totalQuantity=1
purchaseTotals_currency=USD

Credit Card Authorization Reply:
Most processors do not return all the fields in this example.

decision=ACCEPT
reasonCode=100
merchantReferenceCode=482046C3A7E94F5BD1
requestID=030578265000167905080
ccAuthReply_cardCategory=F
ccAuthReply_cardGroup=0
ccAuthReply_reasonCode=100
ccAuthReply_amount=68.00
ccAuthReply_avsCode=Y
ccAuthReply_avsCodeRaw=YYY
ccAuthReply_authorizationCode=123456
ccAuthReply_processorResponse=A
ccAuthReply_paymentNetworkTransactionID=3312345
purchaseTotals_currency=USD

First Credit Card Capture Request:

cxCaptureService_run=true
merchantID=Foster City Flowers
merchantReferenceCode=482046C3A7E94F5BD1
ccCaptureService_authRequestID=030578265000167905080
item_0_unitPrice=52.00
item_0_quantity=1
purchaseTotals_currency=USD

First Credit Card Capture Reply:

decision=ACCEPT
reasonCode=100
merchantReferenceCode=482046C3A7E94F5BD1
requestID=1019827520348290570293
ccCaptureReply_reasonCode=100
ccCaptureReply_amount=52.00
ccCaptureReply_reconciliationID=02850840187309570
purchaseTotals_currency=USD

Second Credit Card Capture Request:

cxCaptureService_run=true
merchantID=Foster City Flowers
merchantReferenceCode=482046C3A7E94F5BD1
Second Credit Card Capture Reply:

decision=ACCEPT
reasonCode=100
merchantReferenceCode=482046C3A7E94F5BD1
requestID=49601835arbl569cj
ccCaptureReply_reasonCode=100
ccCaptureReply_amount=16.00
ccCaptureReply_reconciliationID=s159vu2nh4ek91q
purchaseTotals_currency=USD

Two Authorizations and One Capture

First Credit Card Authorization Request:

ccAuthService_run=true
merchantID=Foster City Flowers
merchantReferenceCode=482046C3A7E94F5BD1
billTo_firstName=John
billTo_lastName=Doe
billTo_phoneNumber=650-965-6000
billTo_email=jdoe@example.com
billTo_street1=1295 Charleston Rd.
billTo_city=Mountain View
billTo_state=CA
billTo_country=US
billTo_postalCode=94043
card_expirationMonth=12
card_expirationYear=2015
card_accountNumber=4111111111111111
card_cardType=001
item_0_unitPrice=49.95
item_0_quantity=1
purchaseTotals_currency=USD

First Credit Card Authorization Reply:

Most processors do not return all the fields in this example.

decision=ACCEPT
reasonCode=100
merchantReferenceCode=482046C3A7E94F5BD1
requestID=0305782650000167905080
ccAuthReply_reconciliationID=ABCDE12345FGHIJ67890
ccAuthReply_cardCategory=F
ccAuthReply_cardGroup=0
ccAuthReply_reasonCode=100
ccAuthReply_amount=49.95
ccAuthReply_avsCode=Y
Second Credit Card Authorization Request:

ccAuthService_run=true
linkToRequest=0305782650000167905080
merchantID=Foster City Flowers
merchantReferenceCode=482046C3A7E94F5BD1
billTo_firstName=John
billTo_lastName=Doe
billTo_phoneNumber=650-965-6000
billTo_email=jdoe@example.com
billTo_street1=1295 Charleston Rd.
billTo_city=Mountain View
billTo_state=CA
billTo_country=US
billTo_postalCode=94043
card_expirationMonth=12
card_expirationYear=2015
card_accountNumber=4111111111111111
card_cardType=001
item_0_unitPrice=49.95
item_0_quantity=1
purchaseTotals_currency=USD

Second Credit Card Authorization Reply:
Most processors do not return all the fields in this example.

decision=ACCEPT
reasonCode=100
merchantReferenceCode=482046C3A7E94F5BD1
requestID=1416783769994859
ccAuthReply_reconciliationID=ABCDE12345FGHIJ67890
ccAuthReply_cardCategory=F
ccAuthReply_cardGroup=0
ccAuthReply_reasonCode=100
ccAuthReply_amount=49.95
ccAuthReply_avsCode=Y
ccAuthReply_avsCodeRaw=YYY
ccAuthReply_authorizationCode=123456
ccAuthReply_processorResponse=A
ccAuthReply_paymentNetworkTransactionID=3312345
purchaseTotals_currency=USD

Credit Card Capture Request:

cCaptureService_run=true
merchantID=Foster City Flowers
Visa Checkout and Visa Secure Remote Commerce Examples

Credit Card Authorization Request:

ccAuthService_run=true
merchantID=Foster_City_Flowers
merchantReferenceCode=123456
purchaseTotals_currency=USD
purchaseTotals_grandTotalAmount=25.00
paymentSolution=visacheckout
vc_orderID=335161017227386762

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Credit Card Authorization Reply:

Most processors do not return all the fields in this example.

ccAuthReply_reconciliationID=ABCD12345FGHIJ67890
ccAuthReply_cardCategory=F
ccAuthReply_cardGroup=0
ccAuthReply_amount=25.00
ccAuthReply_avsCode=Y
ccAuthReply_authorizationCode=831000
ccAuthReply_processorResponse=00
ccAuthReply_avsCodeRaw=Y
ccAuthReply_reasonCode=100
ccAuthReply_paymentNetworkTransactionID=3312345
purchaseTotals_currency=USD
decision=ACCEPT
reasonCode=100
merchantReferenceCode=123456
requestID=4068437426340172492292
Worldpay VAP Examples

Credit Card Sale Request with Least-Cost Routing:

merchantID=My_Store
merchantReferenceCode=Order_158
invoiceHeader_merchantDescriptor=Business_Name
invoiceHeader_merchantDescriptorContact=999-999-9999
invoiceHeader_merchantDescriptorAlternate=Business_Email@example.com
invoiceHeader_merchantDescriptorCity=Business_City
billTo_firstName=Jane
billTo_middleName=Anne
billTo_lastName=Smith
billTo_street1=1234 Main St.
billTo_street2=Suite 500
billTo_city=Foster City
billTo_state=CA
billTo_postalCode=94404
billTo_country=US
billTo_phoneNumber=650-999-9999
billTo_email=jsmith@example.com
billTo_ipAddress=111.111.111.111
billTo_customerID=Customer_1234
purchaseTotals_currency=USD
purchaseTotals_grandTotalAmount=5000
pos_entryMode=keyed
pos_cardPresent=y
pos_terminalCapability=2
card_accountNumber=4111111111111111
card_expirationMonth=12
card_expirationYear=2022
card_cvIndicator=1
card_cvNumber=000
ccAuthService_run=true
ccAuthService_commerceIndicator=retail
ccAuthService_leastCostRouting=y
ccCaptureService_run=true
reportGroup=Report_Group_1234

Credit Card Sale Reply:

merchantReferenceCode=Order_158
requestID=5459942086076547903095
decision=ACCEPT
reasonCode=100
purchaseTotals_currency=USD
ccAuthReply_reasonCode=100
ccAuthReply_amount=5000.00
ccAuthReply_authorizationCode=123456
ccAuthReply_avsCode=Y
ccAuthReply_avsCodeRaw=00
ccAuthReply_cvCode=M
ccAuthReply_cvCodeRaw=M
ccAuthReply_processorResponse=000
ccAuthReply_reconciliationID=5459942086076547903095
ccAuthReply_accountBalance=0.00
ccAuthReply_paymentNetworkTransactionID=1234567890123456
ccAuthReply_cardCategory=PREPAID
ccAuthReply_affluenceIndicator=MASS AFFLUENT
ccAuthReply_cardIssuerCountry=USA
ccAuthReply_processorTransactionID=1234567
ccCaptureReply_reasonCode=100
ccCaptureReply_amount=5000.00
ccCaptureReply_reconciliationID=5459942086076547903095
card_cardType=001
card_suffix=1111
card_virtual=true
card_prepaidReloadable=NO
card_prepaidType=GIFT

XML Examples

Basic Credit Card Examples

Credit Card Authorization Request:

```xml
<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.23">
  <merchantID>Napa Valley Vacations</merchantID>
  <billTo>
    <firstName>John</firstName>
    <lastName>Doe</lastName>
    <street1>1295 Charleston Rd.</street1>
    <city>Mountain View</city>
    <state>CA</state>
    <postalCode>94043</postalCode>
    <country>US</country>
    <phoneNumber>650-965-6000</phoneNumber>
    <email>jdoe@example.com</email>
  </billTo>
  <item id="0">
    <unitPrice>49.95</unitPrice>
    <quantity>1</quantity>
  </item>
  <purchaseTotals>
    <currency>USD</currency>
  </purchaseTotals>
  <card>
    <accountNumber>4111111111111111</accountNumber>
    <expirationMonth>12</expirationMonth>
    <expirationYear>2015</expirationYear>
    <cardType>001</cardType>
  </card>
  <ccAuthService run="true"/>
</requestMessage>
```

Credit Card Authorization Reply:

Most processors do not return all the fields in this example.
Credit Card Capture Request:

```
<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.37">
  <merchantID>Napa Valley Vacations</merchantID>
  <merchantReferenceCode>482046C3A7E94F5BD1FE3C66C</merchantReferenceCode>
  <item id="0">
    <unitPrice>49.95</unitPrice>
    <quantity>1</quantity>
  </item>
  <purchaseTotals>
    <currency>USD</currency>
  </purchaseTotals>
  <ccCaptureService run="true">
    <authRequestID>0305782650000167905080</authRequestID>
  </ccCaptureService>
</requestMessage>
```

Credit Card Capture Reply:

```
<replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.37">
  <merchantReferenceCode>482046C3A7E94F5BD1FE3C66C</merchantReferenceCode>
  <requestID>1019827520348290570293</requestID>
  <decision>ACCEPT</decision>
  <reasonCode>100</reasonCode>
  <purchaseTotals>
    <currency>USD</currency>
  </purchaseTotals>
  <ccCaptureReply>
    <reasonCode>100</reasonCode>
    <amount>49.95</amount>
    <reconciliationID>1094820975023470</reconciliationID>
  </ccCaptureReply>
</replyMessage>
```

Credit Card Follow-on Credit Request:
<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.86">
    <merchantID>Napa Valley Vacations</merchantID>
    <purchaseTotals>
        <currency>EUR</currency>
        <grandTotalAmount>1694.00</grandTotalAmount>
    </purchaseTotals>
    <ccCreditService run="true">
        <captureRequestID>1019827520348290570293</captureRequestID>
    </ccCreditService>
</requestMessage>

Credit Card Follow-on Credit Reply:

<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.86">
    <c:requestID>9057101982752034820293</c:requestID>
    <c:decision>ACCEPT</c:decision>
    <c:reconciliationID>C3A7E94F5BDC66C</c:reconciliationID>
</c:replyMessage>

Asia, Middle East, and Africa Gateway Examples

Credit Card Authorization Request with Payer Authentication Data:

<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.32">
    <merchantID>Foster City Flowers</merchantID>
    <merchantReferenceCode>0123456789</merchantReferenceCode>
    <billTo>
        <firstName>John</firstName>
        <lastName>Doe</lastName>
        <street1>1295 Charleston Road</street1>
        <city>Mountain View</city>
        <state>CA</state>
        <postalCode>94043</postalCode>
        <country>US</country>
        <phoneNumber>650-965-6000</phoneNumber>
        <email>jdoe@example.com</email>
        <ipAddress>10.7.7.7</ipAddress>
    </billTo>
    <shipTo>
        <firstName>Jane</firstName>
        <lastName>Smith</lastName>
        <street1>1234 ABCD Street</street1>
        <city>Mountain View</city>
        <state>CA</state>
        <postalCode>94043</postalCode>
        <country>US</country>
    </shipTo>
</requestMessage>
Credit Card Authorization Reply:

Cielo Examples

Automatic Capture Request with Elo:
Automatic Capture Reply with Elo:

<replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.111">
  <requestID>42314899930765000001540</requestID>
  <decision>ACCEPT</decision>
  <reasonCode>100</reasonCode>
  <purchaseTotals>
    <currency>usd</currency>
    <grandTotalAmount>104.00</grandTotalAmount>
  </purchaseTotals>
  <ccAuthReply>
    <reasonCode>100</reasonCode>
    <amount>104.00</amount>
    <authorizationCode>123456</authorizationCode>
    <avsCode>Y</avsCode>
    <avsCodeRaw>CC</avsCodeRaw>
    <processorResponse>00</processorResponse>
    <reconciliationID>Auth12345678</reconciliationID>
    <paymentNetworkTransactionID>333138</paymentNetworkTransactionID>
    <processorTransactionID>00142308609746028231</processorTransactionID>
  </ccAuthReply>
  <ccCaptureReply>
    <reasonCode>100</reasonCode>
    <amount>104.00</amount>
    <reconciliationID>Auth12345678</reconciliationID>
  </ccCaptureReply>
</replyMessage>

Debit Card Request with Maestro (International):
Debit Card Reply with Maestro (International):

```xml
<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.111">
  <merchantID>Foster City Flowers</merchantID>
  <billTo>
    <firstName>Júlia</firstName>
    <lastName>Fernández</lastName>
    <buildingNumber>1024</buildingNumber>
    <street1>R. Augustã</street1>
    <street2> Bloco 01</street2>
    <city>São Paulo</city>
    <district>Bela Vista</district>
    <state>SP</state>
    <postalCode>01310-000</postalCode>
    <country>BR</country>
    <phoneNumber>999-999-9999</phoneNumber>
    <email>jfernandez@example.com</email>
  </billTo>
  <purchaseTotals>
    <currency>brl</currency>
    <grandTotalAmount>106.00</grandTotalAmount>
  </purchaseTotals>
  <card>
    <accountNumber>123456781234567812</accountNumber>
    <expirationMonth>03</expirationMonth>
    <expirationYear>2031</expirationYear>
    <cvIndicator>1</cvIndicator>
    <cvNumber>123</cvNumber>
    <cardType>042</cardType>
  </card>
  <ucaf>
    <authenticationData>WhPlErd9WE2phlyFjPHlewUIQwQ=</authenticationData>
    <collectionIndicator>2</collectionIndicator>
  </ucaf>
  <ccAuthService run="true">
    <commerceIndicator>spa</commerceIndicator>
    <xid>lEmYpm61EduaVZjPG1/HsgkAAQc=</xid>
    <overridePaymentMethod>DB</overridePaymentMethod>
  </ccAuthService>
  <ccCaptureService run="true"/>
</requestMessage>
```
Installment Request with Visa:

<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.111">
  <merchantID>Foster City Flowers</merchantID>
  <billTo>
    <firstName>Júlia</firstName>
    <lastName>Fernández</lastName>
    <buildingNumber>1024</buildingNumber>
    <street1>R. Augustã</street1>
    <street2>Bloco 01</street2>
    <city>São Paulo</city>
    <district>Bela Vista</district>
    <state>SP</state>
    <postalCode>01310-000</postalCode>
    <country>BR</country>
    <phoneNumber>999-999-9999</phoneNumber>
    <email>jfernandez@example.com</email>
  </billTo>
  <item id="0">
    <unitPrice>51025.00</unitPrice>
    <quantity>1</quantity>
  </item>
  <purchaseTotals>
    <currency>brl</currency>
  </purchaseTotals>
  <installment>
    <totalCount>4</totalCount>
    <planType>1</planType>
  </installment>
  <card>
    <accountNumber>4111111111111111</accountNumber>
    <expirationMonth>12</expirationMonth>
    <expirationYear>2018</expirationYear>
    <cardType>001</cardType>
  </card>
  <ccAuthService run="true"></ccAuthService>
</requestMessage>

Installment Reply with Visa:

<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.111">
  <c:requestID>42314931407850000001540</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:purchaseTotals>

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CyberSource Latin American Processing Examples

*CyberSource Latin American Processing* is the name of a specific processing connection that CyberSource supports. In the CyberSource API documentation, *CyberSource Latin American Processing* does not refer to the general topic of processing in Latin America.

Credit Card Authorization Request for Redecard in Brazil with AVS:

```xml
<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.41">
    <merchantID>Foster City Flowers</merchantID>
    <merchantReferenceCode>1234567890</merchantReferenceCode>
    <billTo>
        <firstName>Adriana</firstName>
        <lastName>Tavares da Silva</lastName>
        <street1>Rua da Quitanda 187</street1>
        <city>Rio de Janeiro</city>
        <postalCode>20091-005</postalCode>
        <country>BR</country>
        <phoneNumber>+552121114700</phoneNumber>
        <email>asilva@example.com</email>
        <personalID>987654321</personalID>
        <buildingNumber>187</buildingNumber>
    </billTo>
    <item id="0"><unitPrice>49.95</unitPrice></item>
    <purchaseTotals><currency>BRL</currency></purchaseTotals>
    <card>
        <accountNumber>5432543254325432</accountNumber>
        <expirationMonth>12</expirationMonth>
        <expirationYear>2015</expirationYear>
        <cardType>052</cardType>
    </card>
    <ccAuthService run="true"/>
</requestMessage>
```

Credit Card Authorization Reply:

```xml
<replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.41">
    <merchantReferenceCode>1234567890</merchantReferenceCode>
    <requestID>12345678901234567890</requestID>
    <decision>ACCEPT</decision>
    <reasonCode>100</reasonCode>
    <purchaseTotals><currency>BRL</currency></purchaseTotals>
```

CyberSource Latin American Processing Examples

*CyberSource Latin American Processing* is the name of a specific processing connection that CyberSource supports. In the CyberSource API documentation, *CyberSource Latin American Processing* does not refer to the general topic of processing in Latin America.

Credit Card Authorization Request for Redecard in Brazil with AVS:

```xml
<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.41">
    <merchantID>Foster City Flowers</merchantID>
    <merchantReferenceCode>1234567890</merchantReferenceCode>
    <billTo>
        <firstName>Adriana</firstName>
        <lastName>Tavares da Silva</lastName>
        <street1>Rua da Quitanda 187</street1>
        <city>Rio de Janeiro</city>
        <postalCode>20091-005</postalCode>
        <country>BR</country>
        <phoneNumber>+552121114700</phoneNumber>
        <email>asilva@example.com</email>
        <personalID>987654321</personalID>
        <buildingNumber>187</buildingNumber>
    </billTo>
    <item id="0"><unitPrice>49.95</unitPrice></item>
    <purchaseTotals><currency>BRL</currency></purchaseTotals>
    <card>
        <accountNumber>5432543254325432</accountNumber>
        <expirationMonth>12</expirationMonth>
        <expirationYear>2015</expirationYear>
        <cardType>052</cardType>
    </card>
    <ccAuthService run="true"/>
</requestMessage>
```

Credit Card Authorization Reply:

```xml
<replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.41">
    <merchantReferenceCode>1234567890</merchantReferenceCode>
    <requestID>12345678901234567890</requestID>
    <decision>ACCEPT</decision>
    <reasonCode>100</reasonCode>
    <purchaseTotals><currency>BRL</currency></purchaseTotals>
```
Incremental Authorization Examples

Incremental Authorization Request:

```xml
<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.23">
  <merchantID>Napa Valley Vacations</merchantID>
  <merchantReferenceCode>33557799</merchantReferenceCode>
  <purchaseTotals>
    <currency>USD</currency>
    <grandTotalAmount>101.00</grandTotalAmount>
  </purchaseTotals>
  <ccIncrementalAuthService run="true">
    <authRequestID>3434254100000181552556</authRequestID>
  </ccIncrementalAuthService>
  <subsequentAuthReason>2</subsequentAuthReason>
</requestMessage>
```

Incremental Authorization Reply:

```xml
<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.23">
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:purchaseTotals>
    <c:currency>USD</c:currency>
  </c:purchaseTotals>
  <c:ccIncrementalAuthReply>
    <c:reasonCode>100</c:reasonCode>
    <c:amount>101.00</c:amount>
    <c:authorizationCode>831000</c:authorizationCode>
    <c:processorResponse>A</c:processorResponse>
    <c:reconciliationID>3524892270000181552556</c:reconciliationID>
    <c:paymentNetworkTransactionID>016153570198200</c:paymentNetworkTransactionID>
    <c:cardCategory>J1</c:cardCategory>
  </c:ccIncrementalAuthReply>
  <c:receiptNumber>841215</c:receiptNumber>
  <c:additionalData>0061201234567891000000008160003359</c:additionalData>
</c:replyMessage>
```

Partial Authorization Examples

Fully Approved Request
The following two examples consist of an authorization request that is fully approved, and the subsequent authorization reply, which includes balance information:

- Original request amount: 1500.00 USD
- Approved amount: 1500.00 USD
- Balance amount: 23.62 USD positive

Fully Approved Authorization Request:

```xml
<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.52">
    <merchantID>Foster City Flowers</merchantID>
    <merchantReferenceCode>AB1234.1-1</merchantReferenceCode>
    <billTo>
        <firstName>John</firstName>
        <lastName>Smith</lastName>
        <street1>201 S. Division St.</street1>
        <street2>Suite 500</street2>
        <city>Ann Arbor</city>
        <state>MI</state>
        <postalCode>48104-2201</postalCode>
        <country>US</country>
        <phoneNumber>123-456-7890</phoneNumber>
        <email>okgo@example.com</email>
    </billTo>
    <purchaseTotals>
        <currency>USD</currency>
        <grandTotalAmount>1500.00</grandTotalAmount>
    </purchaseTotals>
    <card>
        <accountNumber>4111111111111111</accountNumber>
        <expirationMonth>12</expirationMonth>
        <expirationYear>2015</expirationYear>
        <cvNumber>xxx</cvNumber>
        <cardType>001</cardType>
    </card>
    <ccAuthService run="true"/>
</requestMessage>
```

Fully Approved Authorization Reply:

Most processors do not return all the fields in this example.

```xml
<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.52">
    <c:requestID>268849722340000852964</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>1500.00</c:amount>
        <c:authorizationCode>831000</c:authorizationCode>
        <c:avsCode>A</c:avsCode>
        <c:avsCodeRaw>A</c:avsCodeRaw>
        <c:cvCode>3</c:cvCode>
        <c:processorResponse>000</c:processorResponse>
    </c:ccAuthReply>
    <c:reconciliationID>ABCDE12345FGHIJ67890</c:reconciliationID>
</c:replyMessage>
```
Partially Approved Request

The following two examples consist of an authorization request that is partially approved and the subsequent authorization reply:

- Original request amount: 1401.00 USD
- Approved amount: 500.00 USD

Partially Approved Authorization Request:

```xml
<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.52">
  <merchantID>Foster City Flowers</merchantID>
  <merchantReferenceCode>AB1234.1-1</merchantReferenceCode>
  <billTo>
    <firstName>John</firstName>
    <lastName>Smith</lastName>
    <street1>201 S. Division St.</street1>
    <street2>Suite 500</street2>
    <city>Ann Arbor</city>
    <state>MI</state>
    <postalCode>48104-2201</postalCode>
    <country>US</country>
    <phoneNumber>123-456-7890</phoneNumber>
    <email>okgo@example.com</email>
  </billTo>
  <purchaseTotals>
    <currency>USD</currency>
    <grandTotalAmount>1401.00</grandTotalAmount>
  </purchaseTotals>
  <card>
    <accountNumber>4111111111111111</accountNumber>
    <expirationMonth>12</expirationMonth>
    <expirationYear>2015</expirationYear>
    <cvNumber>xxx</cvNumber>
    <cardType>001</cardType>
    <ccAuthService run="true"/>
  </card>
</requestMessage>
```

Partially Approved Authorization Reply:

Most processors do not return all the fields in this example.

```xml
<replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.52">
  <merchantReferenceCode>AB1234.1-1</merchantReferenceCode>
  <requestID>268849772234000852964</requestID>
  <decision>REJECT</decision>
  <reasonCode>110</reasonCode>
</replyMessage>
```
<c:purchaseTotals><c:currency>USD</c:currency></c:purchaseTotals>
<c:ccAuthReply>
  <c:reasonCode>110</c:reasonCode>
  <c:amount>500.00</c:amount>
  <c:authorizationCode>831000</c:authorizationCode>
  <c:avsCode>A</c:avsCode>
  <c:avsCodeRaw>A</c:avsCodeRaw>
  <c:cvCode>3</c:cvCode>
  <c:processorResponse>010</c:processorResponse>
  <c:reconciliationID>ABCDE12345FGHIJ67890</c:reconciliationID>
  <c:merchantAdviceCode>00</c:merchantAdviceCode>
  <c:paymentNetworkTransactionID>3312345</c:paymentNetworkTransactionID>
  <c:cardCategory>J1</c:cardCategory>
  <c:requestAmount>1401.00</c:requestAmount>
  <c:requestCurrency>USD</c:requestCurrency>
  <c:cardGroup>0</c:cardGroup>
</c:ccAuthReply>
</c:replyMessage>

RuPay Examples

Credit Card Authorization Request:

:requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.151">
  <merchantID>RuPayMerchant1</merchantID>
  <merchantReferenceCode>ABCDE12345</merchantReferenceCode>
  <billTo>
    <firstName>Jane</firstName>
    <lastName>Smith</lastName>
    <street1>123 Main Street</street1>
    <city>Any Town</city>
    <state>CA</state>
    <postalCode>99999-1234</postalCode>
    <country>IN</country>
    <phoneNumber>999-999-9999</phoneNumber>
    <email>jsmith@example.com</email>
    <ipAddress>123.4.567.89</ipAddress>
  </billTo>
  <purchaseTotals>
    <currency>INR</currency>
    <grandTotalAmount>120.00</grandTotalAmount>
  </purchaseTotals>
  <card>
    <accountNumber>50888888888888</accountNumber>
    <expirationMonth>12</expirationMonth>
    <expirationYear>2025</expirationYear>
    <cvNumber>123</cvNumber>
    <cardType>061</cardType>
  </card>
</requestMessage>

Credit Card Authorization Reply:
<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.151">
  <c:requestID>5391708182936018401540</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:purchaseTotals>
    <c:currency>INR</c:currency>
  </c:purchaseTotals>
</c:replyMessage>

Check Status Request:

<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.151">
  <merchantID>RuPayMerchant1</merchantID>
  <merchantReferenceCode>ABCDE12345</merchantReferenceCode>
  <ccCheckStatusService run="true">
    <authRequestID>5391708182936018401540</authRequestID>
  </ccCheckStatusService>
</requestMessage>

Check Status Reply:

<replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.151">
  <c:requestID>3951708182936018401450</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <ccCheckStatusReply>
    <c:reasonCode>100</c:reasonCode>
    <c:paymentStatus>AUTHORIZED</c:paymentStatus>
    <c:authorizationCode>183217</c:authorizationCode>
  </ccCheckStatusReply>
</replyMessage>

Split-Shipment Examples

One Authorization and One Sale

Credit Card Authorization Request:

<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.40">
  <merchantID>Foster City Flowers</merchantID>
  <merchantReferenceCode>482046C3A7E94F5BD1</merchantReferenceCode>
  <billTo>
    <firstName>John</firstName>
    <lastName>Doe</lastName>
    <street1>1295 Charleston Rd.</street1>
    <city>Mountain View</city>
    <state>CA</state>
    <postalCode>94043</postalCode>
    <country>US</country>
</creditcard>
Credit Card Authorization Reply:

Most processors do not return all the fields in this example.

Sale Request:

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Sale Reply:

Most processors do not return all the fields in this example.

One Authorization and Two Captures

Credit Card Authorization Request:
Credit Card Authorization Reply:

Most processors do not return all the fields in this example.

First Credit Card Capture Request:
<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.40">
  <merchantID>Foster City Flowers</merchantID>
  <merchantReferenceCode>482046C3A7E94F5BD1</merchantReferenceCode>
  <item id="0">
    <unitPrice>52.00</unitPrice>
    <quantity>1</quantity>
  </item>
  <purchaseTotals>
    <currency>USD</currency>
  </purchaseTotals>
  <ccCaptureService run="true">
    <authRequestID>0305782650000167905080</authRequestID>
  </ccCaptureService>
</requestMessage>

First Credit Card Capture Reply:

<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.40">
  <c:requestID>1019827520348290570293</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:purchaseTotals>
    <c:currency>USD</c:currency>
  </c:purchaseTotals>
  <c:ccCaptureReply>
    <c:reasonCode>100</c:reasonCode>
    <c:amount>52.00</c:amount>
    <c:reconciliationID>02850840187309570</c:reconciliationID>
  </c:ccCaptureReply>
</c:replyMessage>

Second Credit Card Capture Request:

<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.40">
  <merchantID>Foster City Flowers</merchantID>
  <merchantReferenceCode>482046C3A7E94F5BD1</merchantReferenceCode>
  <item id="0">
    <unitPrice>16.00</unitPrice>
    <quantity>1</quantity>
  </item>
  <purchaseTotals>
    <currency>USD</currency>
  </purchaseTotals>
  <ccCaptureService run="true">
    <authRequestID>0305782650000167905080</authRequestID>
  </ccCaptureService>
</requestMessage>

Second Credit Capture Reply:

<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.40">
  <c:requestID>1019827520348290570293</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:purchaseTotals>
    <c:currency>USD</c:currency>
  </c:purchaseTotals>
</c:replyMessage>
Two Authorizations and One Capture

First Credit Card Authorization Request:

```
<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.40">
    <merchantID>Foster City Flowers</merchantID>
    <merchantReferenceCode>482046C3A7E94F5BD1</merchantReferenceCode>
    <billTo>
        <firstName>John</firstName>
        <lastName>Doe</lastName>
        <street1>1295 Charleston Rd.</street1>
        <city>Mountain View</city>
        <state>CA</state>
        <postalCode>94043</postalCode>
        <country>US</country>
        <phoneNumber>650-965-6000</phoneNumber>
        <email>jdoe@example.com</email>
    </billTo>
    <item id="0">
        <unitPrice>49.95</unitPrice>
        <quantity>1</quantity>
    </item>
    <purchaseTotals>
        <currency>USD</currency>
    </purchaseTotals>
    <card>
        <accountNumber>4111111111111111</accountNumber>
        <expirationMonth>12</expirationMonth>
        <expirationYear>2015</expirationYear>
        <cardType>001</cardType>
    </card>
    <ccAuthService run="true"/>
</requestMessage>
```

First Credit Card Authorization Reply:

```
<replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.40">
    <merchantReferenceCode>482046C3A7E94F5BD1</merchantReferenceCode>
    <requestID>0305782650000167905080</requestID>
    <decision>ACCEPT</decision>
    <reasonCode>100</reasonCode>
    <purchaseTotals>
        <currency>USD</currency>
    </purchaseTotals>
    <ccAuthReply>
        <reasonCode>100</reasonCode>
        <amount>49.95</amount>
        <authorizationCode>123456</authorizationCode>
        <avsCode>Y</avsCode>
        <avsCodeRaw>YYY</avsCodeRaw>
```
Second Credit Card Authorization Request:

<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.40">
  <merchantID>Foster City Flowers</merchantID>
  <merchantReferenceCode>482046C3A7E94F5BD1</merchantReferenceCode>
  <billTo>
    <firstName>John</firstName>
    <lastName>Doe</lastName>
    <street1>1295 Charleston Rd.</street1>
    <city>Mountain View</city>
    <state>CA</state>
    <postalCode>94043</postalCode>
    <country>US</country>
    <phoneNumber>650-965-6000</phoneNumber>
    <email>jdoe@example.com</email>
  </billTo>
  <item id="0">
    <unitPrice>49.95</unitPrice>
    <quantity>1</quantity>
  </item>
  <purchaseTotals>
    <currency>USD</currency>
  </purchaseTotals>
  <card>
    <accountNumber>4111111111111111</accountNumber>
    <expirationMonth>12</expirationMonth>
    <expirationYear>2015</expirationYear>
    <cardType>001</cardType>
  </card>
  <linkToRequest>0305782650000167905080</linkToRequest>
  <ccAuthService run="true"/>
</requestMessage>

Second Credit Card Authorization Reply:

Most processors do not return all the fields in this example.

Second Credit Card Authorization Request:

Second Credit Card Authorization Reply:
Credit Card Capture Request:

<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.40">
  <merchantID>Foster City Flowers</merchantID>
  <merchantReferenceCode>482046C3A7E94F5BD1</merchantReferenceCode>
  <item id="0">
    <unitPrice>49.95</unitPrice>
    <quantity>1</quantity>
  </item>
  <purchaseTotals>
    <currency>USD</currency>
  </purchaseTotals>
  <ccCaptureService run="true">
    <authRequestID>1416783769994859</authRequestID>
  </ccCaptureService>
</requestMessage>

Credit Card Capture Reply:

<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.40">
  <c:requestID>1019827520348290570293</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:purchaseTotals>
    <c:currency>USD</c:currency>
  </c:purchaseTotals>
  <c:ccCaptureReply>
    <c:reasonCode>100</c:reasonCode>
    <c:amount>49.95</c:amount>
    <c:reconciliationID>02850840187309570</c:reconciliationID>
  </c:ccCaptureReply>
</c:replyMessage>

Visa Checkout and Visa Secure Remote Commerce Examples

Credit Card Authorization Request:

<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.105">
  <merchantID>Foster_City_Flowers</merchantID>
  <merchantReferenceCode>123456</merchantReferenceCode>
  <purchaseTotals>
    <currency>USD</currency>
    <grandTotalAmount>25.00</grandTotalAmount>
  </purchaseTotals>
  <ccAuthService_run="true"/>
  <paymentSolution>visacheckout</paymentSolution>
  <vc><orderID>335161017227386762</orderID></vc>
</requestMessage>
Credit Card Authorization Reply:

```xml
<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.105">
  <c:requestID>4068437426340172492292</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>25.00</c:amount>
    <c:avsCode>Y</c:avsCode>
    <c:avsCodeRaw>Y</c:avsCodeRaw>
    <c:processorResponse>00</c:processorResponse>
    <c:reconciliationID>ABCDE12345FGHI67890</c:reconciliationID>
    <c:paymentNetworkTransactionID>3312345</c:paymentNetworkTransactionID>
    <c:cardCategory>F</c:cardCategory>
    <c:cardGroup>0</c:cardGroup>
  </c:ccAuthReply>
</c:replyMessage>
```

Worldpay VAP Examples

Credit Card Sale Request with Least-Cost Routing:

```xml
<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.151">
  <merchantID>My_Store</merchantID>
  <merchantReferenceCode>Order_158</merchantReferenceCode>
  <invoiceHeader>
    <merchantDescriptor>Business_Name</merchantDescriptor>
    <merchantDescriptorContact>999-999-9999</merchantDescriptorContact>
    <merchantDescriptorAlternate>Business_Email@example.com</merchantDescriptorAlternate>
    <merchantDescriptorCity>Business_City</merchantDescriptorCity>
  </invoiceHeader>
  <billTo>
    <firstName>Jane</firstName>
    <middleName>Anne</middleName>
    <lastName>Smith</lastName>
    <street1>1234 Main St.</street1>
    <street2>Suite 500</street2>
    <city>Foster City</city>
    <state>CA</state>
    <postalCode>94404</postalCode>
    <country>US</country>
    <phoneNumber>650-999-9999</phoneNumber>
    <email>jsmith@example.com</email>
    <ipAddress>111.111.111.111</ipAddress>
    <customerID>Customer_1234</customerID>
  </billTo>
  <purchaseTotals>
    <currency>USD</currency>
    <grandTotalAmount>5000</grandTotalAmount>
  </purchaseTotals>
</requestMessage>
```


Credit Card Sale Reply:

```xml
<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.151">
  <c:requestID>5459942086076547903095</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>5000.00</c:amount>
    <c:authorizationCode>123456</c:authorizationCode>
    <c:avsCode>Y</c:avsCode>
    <c:avsCodeRaw>00</c:avsCodeRaw>
    <c:cvCode>M</c:cvCode>
    <c:cvCodeRaw>M</c:cvCodeRaw>
    <c:processorResponse>000</c:processorResponse>
    <c:reconciliationID>5459942086076547903095</c:reconciliationID>
    <c:accountBalance>0.00</c:accountBalance>
    <c:paymentNetworkTransactionID>1234567890123456</c:paymentNetworkTransactionID>
    <c:cardCategory>PREPAID</c:cardCategory>
    <c:affluenceIndicator>MASS AFFLUENT</c:affluenceIndicator>
    <c:cardIssuerCountry>USA</c:cardIssuerCountry>
    <c:processorTransactionID>1234567</c:processorTransactionID>
  </c:ccAuthReply>
  <c:ccCaptureReply>
    <c:reasonCode>100</c:reasonCode>
    <c:amount>5000.00</c:amount>
    <c:reconciliationID>5459942086076547903095</c:reconciliationID>
  </c:ccCaptureReply>
</c:replyMessage>
```

```xml
</c:ccCaptureService run="true"/>
</ccAuthService>
</requestMessage>
```
## Additional Amount Types

Additional amount types are used with additional amounts.

### Table 1  Additional Amount Types for Goods and Services  (Sheet 1 of 5)

<table>
<thead>
<tr>
<th>Goods and Services</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Additional collection</td>
<td>102</td>
</tr>
<tr>
<td>Advance purchase for cabin upgrade</td>
<td>186</td>
</tr>
<tr>
<td>Advance purchase for excess baggage</td>
<td>184</td>
</tr>
<tr>
<td>Advance purchase for optional services</td>
<td>187</td>
</tr>
<tr>
<td>Advance purchase for preferred seat upgrade</td>
<td>185</td>
</tr>
<tr>
<td>Agency exchange order</td>
<td>119</td>
</tr>
<tr>
<td>Agency group ticket</td>
<td>120</td>
</tr>
<tr>
<td>Agency Miscellaneous charge order (MCO)</td>
<td>118</td>
</tr>
<tr>
<td>Agency passenger ticket</td>
<td>116</td>
</tr>
<tr>
<td>Agency tour order or voucher</td>
<td>117</td>
</tr>
<tr>
<td>Agent-assisted reservation or ticketing fee</td>
<td>168</td>
</tr>
<tr>
<td>Animal transportation charge</td>
<td>127</td>
</tr>
<tr>
<td>Bar</td>
<td>019</td>
</tr>
<tr>
<td>Bar or mini-bar</td>
<td>023</td>
</tr>
<tr>
<td>Barber or beauty salon</td>
<td>028</td>
</tr>
<tr>
<td>Beverage</td>
<td>017</td>
</tr>
<tr>
<td>Business center</td>
<td>036</td>
</tr>
<tr>
<td>Cabin update</td>
<td>166</td>
</tr>
<tr>
<td>Catalogue merchandise order</td>
<td>123</td>
</tr>
<tr>
<td>Catering charges</td>
<td>022</td>
</tr>
</tbody>
</table>
#### Table 1  Additional Amount Types for Goods and Services (Continued) (Sheet 2 of 5)

<table>
<thead>
<tr>
<th>Goods and Services</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Checked sporting or special equipment</td>
<td>176</td>
</tr>
<tr>
<td>Club membership fee</td>
<td>143</td>
</tr>
<tr>
<td>Club membership fee or temporary trial</td>
<td>179</td>
</tr>
<tr>
<td>Convention fees</td>
<td>037</td>
</tr>
<tr>
<td>Coupon book</td>
<td>144</td>
</tr>
<tr>
<td>Credit for overcharge adjustment</td>
<td>136</td>
</tr>
<tr>
<td>Credit for unused transportation</td>
<td>130</td>
</tr>
<tr>
<td>Credit for class of service adjustment</td>
<td>131</td>
</tr>
<tr>
<td>Credit for denied boarding</td>
<td>132</td>
</tr>
<tr>
<td>Credit for exchange</td>
<td>135</td>
</tr>
<tr>
<td>Credit for lost ticket</td>
<td>134</td>
</tr>
<tr>
<td>Credit for miscellaneous refund</td>
<td>133</td>
</tr>
<tr>
<td>Credit for multiple unused tickets</td>
<td>137</td>
</tr>
<tr>
<td>Curbside baggage</td>
<td>173</td>
</tr>
<tr>
<td>Debit adjustment or duplicate refund</td>
<td>121</td>
</tr>
<tr>
<td>Dry ice fee</td>
<td>177</td>
</tr>
<tr>
<td>Duty-free sale</td>
<td>164</td>
</tr>
<tr>
<td>Excess baggage</td>
<td>103</td>
</tr>
<tr>
<td>Exchange adjustment</td>
<td>113</td>
</tr>
<tr>
<td>Exchange order</td>
<td>138</td>
</tr>
<tr>
<td>Firearms case</td>
<td>128</td>
</tr>
<tr>
<td>Food</td>
<td>016</td>
</tr>
<tr>
<td>Food and beverages</td>
<td>018</td>
</tr>
<tr>
<td>Frequent flyer fee or purchase</td>
<td>125</td>
</tr>
<tr>
<td>Frequent flyer fulfillment</td>
<td>148</td>
</tr>
<tr>
<td>Frequent flyer activation or reinstatement</td>
<td>180</td>
</tr>
<tr>
<td>Goods and Services</td>
<td>Code</td>
</tr>
<tr>
<td>----------------------------------------------------------------------</td>
<td>------</td>
</tr>
<tr>
<td>Frequent flyer overnight delivery charge</td>
<td>147</td>
</tr>
<tr>
<td>Gift certificate</td>
<td>181</td>
</tr>
<tr>
<td>Gift shop</td>
<td>030</td>
</tr>
<tr>
<td>Group ticket</td>
<td>112</td>
</tr>
<tr>
<td>Health and fitness</td>
<td>029</td>
</tr>
<tr>
<td>In-flight adjustment</td>
<td>115</td>
</tr>
<tr>
<td>In-flight charges</td>
<td>145</td>
</tr>
<tr>
<td>In-flight duty-free purchase</td>
<td>141</td>
</tr>
<tr>
<td>In-flight merchandise order</td>
<td>122</td>
</tr>
<tr>
<td>In-flight phone charges</td>
<td>124</td>
</tr>
<tr>
<td>In-flight entertainment or internet access</td>
<td>190</td>
</tr>
<tr>
<td>In-flight medical equipment</td>
<td>174</td>
</tr>
<tr>
<td>Insurance purchased</td>
<td>052</td>
</tr>
<tr>
<td>Internet service</td>
<td>025</td>
</tr>
<tr>
<td>Kennel charge</td>
<td>126</td>
</tr>
<tr>
<td>Laundry or dry cleaning</td>
<td>027</td>
</tr>
<tr>
<td>Lodging</td>
<td>020</td>
</tr>
<tr>
<td>Lost ticket application</td>
<td>108</td>
</tr>
<tr>
<td>Lounge or club access or day pass</td>
<td>167</td>
</tr>
<tr>
<td>Mail or postage fee</td>
<td>178</td>
</tr>
<tr>
<td>Miscellaneous charge order (MCO) or prepaid ticket authorization</td>
<td>104</td>
</tr>
<tr>
<td>Miscellaneous taxes and fees</td>
<td>151</td>
</tr>
<tr>
<td>Movies or pay-per-view</td>
<td>026</td>
</tr>
<tr>
<td>Onboard/in-flight prepaid voucher</td>
<td>182</td>
</tr>
<tr>
<td>Optional services fee</td>
<td>183</td>
</tr>
<tr>
<td>Overweight bag fee</td>
<td>191</td>
</tr>
<tr>
<td>Goods and Services</td>
<td>Code</td>
</tr>
<tr>
<td>---------------------------------------------</td>
<td>------</td>
</tr>
<tr>
<td>Packages</td>
<td>189</td>
</tr>
<tr>
<td>Passenger ticket</td>
<td>101</td>
</tr>
<tr>
<td>Pet fees</td>
<td>033</td>
</tr>
<tr>
<td>Phone</td>
<td>024</td>
</tr>
<tr>
<td>Preferred seat upgrade</td>
<td>165</td>
</tr>
<tr>
<td>Pro shop</td>
<td>031</td>
</tr>
<tr>
<td>Restaurant or room service</td>
<td>021</td>
</tr>
<tr>
<td>Reward program transaction</td>
<td>047</td>
</tr>
<tr>
<td>Self-service tickets</td>
<td>139</td>
</tr>
<tr>
<td>Senior citizen discount booklets</td>
<td>142</td>
</tr>
<tr>
<td>Sleep sets</td>
<td>192</td>
</tr>
<tr>
<td>Small package delivery</td>
<td>149</td>
</tr>
<tr>
<td>SPD or air freight</td>
<td>114</td>
</tr>
<tr>
<td>Special purchase fee</td>
<td>193</td>
</tr>
<tr>
<td>Special service ticket</td>
<td>105</td>
</tr>
<tr>
<td>Standby fee</td>
<td>172</td>
</tr>
<tr>
<td>Supported refund</td>
<td>106</td>
</tr>
<tr>
<td>Ticket by mail</td>
<td>110</td>
</tr>
<tr>
<td>Ticket change or cancel fee</td>
<td>169</td>
</tr>
<tr>
<td>Ticket or pass print fee</td>
<td>175</td>
</tr>
<tr>
<td>Tip or gratuity</td>
<td>058</td>
</tr>
<tr>
<td>Tour order voucher</td>
<td>109</td>
</tr>
<tr>
<td>Tour deposit</td>
<td>146</td>
</tr>
<tr>
<td>Tours</td>
<td>034</td>
</tr>
<tr>
<td>Travel agency fee</td>
<td>152</td>
</tr>
<tr>
<td>Trip insurance</td>
<td>170</td>
</tr>
</tbody>
</table>
### Table 1  
Additional Amount Types for Goods and Services (Continued) (Sheet 5 of 5)

<table>
<thead>
<tr>
<th>Goods and Services</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unaccompanied minor</td>
<td>171</td>
</tr>
<tr>
<td>Undercharge adjustment</td>
<td>111</td>
</tr>
<tr>
<td>Unsupported refund</td>
<td>107</td>
</tr>
<tr>
<td>Upgrade charge</td>
<td>129</td>
</tr>
<tr>
<td>Vendor refund</td>
<td>160</td>
</tr>
<tr>
<td>Vendor sale</td>
<td>150</td>
</tr>
<tr>
<td>WIFI</td>
<td>188</td>
</tr>
</tbody>
</table>

### Table 2  
Table 3: Additional Amount Types for Charges and Fees (Sheet 1 of 2)

<table>
<thead>
<tr>
<th>Charges and Fees</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Additional miles / kilometers / distance</td>
<td>062</td>
</tr>
<tr>
<td>Auto rental adjustment</td>
<td>060</td>
</tr>
<tr>
<td>Cancellation adjustment</td>
<td>065</td>
</tr>
<tr>
<td>Charges added after check-out or departure</td>
<td>041</td>
</tr>
<tr>
<td>Convenience charge</td>
<td>050</td>
</tr>
<tr>
<td>Delivery charge</td>
<td>051</td>
</tr>
<tr>
<td>Discount</td>
<td>053</td>
</tr>
<tr>
<td>Equipment rental</td>
<td>035</td>
</tr>
<tr>
<td>Express service charge</td>
<td>040</td>
</tr>
<tr>
<td>Freight / shipping / handling</td>
<td>055</td>
</tr>
<tr>
<td>Fuel charge</td>
<td>061</td>
</tr>
<tr>
<td>Late return</td>
<td>063</td>
</tr>
<tr>
<td>Meeting or conference charges</td>
<td>038</td>
</tr>
<tr>
<td>Miscellaneous charges and fees</td>
<td>042</td>
</tr>
<tr>
<td>No show charge</td>
<td>039</td>
</tr>
</tbody>
</table>
### Table 2  
Table 3: Additional Amount Types for Charges and Fees (Continued) (Sheet 2 of 2)

<table>
<thead>
<tr>
<th>Charges and Fees</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Order processing charge</td>
<td>049</td>
</tr>
<tr>
<td>Parking fee</td>
<td>032</td>
</tr>
<tr>
<td>Policy adjustment</td>
<td>066</td>
</tr>
<tr>
<td>Repairs</td>
<td>064</td>
</tr>
<tr>
<td>Surcharge</td>
<td>048</td>
</tr>
<tr>
<td>Tickets and violations</td>
<td>054</td>
</tr>
<tr>
<td>Travel miscellaneous charges</td>
<td>075</td>
</tr>
<tr>
<td>Travel transaction fees</td>
<td>074</td>
</tr>
</tbody>
</table>

### Table 3  
Table 4: Additional Amount Types for Taxes (Sheet 1 of 2)

<table>
<thead>
<tr>
<th>Taxes</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Airport tax</td>
<td>015</td>
</tr>
<tr>
<td>Circulation of merchandise and service tax (ICMS)</td>
<td>007</td>
</tr>
<tr>
<td>Consumption tax</td>
<td>002</td>
</tr>
<tr>
<td>Exempt—no GST charged</td>
<td>068</td>
</tr>
<tr>
<td>Goods and services tax (GST)</td>
<td>001</td>
</tr>
<tr>
<td>Harmonized sales tax (HST)</td>
<td>005</td>
</tr>
<tr>
<td>Income security and reform tax (ISR Income Tax)</td>
<td>011</td>
</tr>
<tr>
<td>Industrialized products federal tributary tax (IPI Federal Tributary)</td>
<td>008</td>
</tr>
<tr>
<td>Inland revenue income tax (IR Income Tax)</td>
<td>009</td>
</tr>
<tr>
<td>Insurance premium tax (IPT)</td>
<td>006</td>
</tr>
<tr>
<td>International students and scholars income tax (ISS Income Tax)</td>
<td>010</td>
</tr>
<tr>
<td>Miscellaneous tax</td>
<td>046</td>
</tr>
<tr>
<td>Occupancy tax</td>
<td>012</td>
</tr>
<tr>
<td>Provincial sales tax (PST)</td>
<td>003</td>
</tr>
</tbody>
</table>
### Table 3  
Table 4: Additional Amount Types for Taxes (Continued) (Sheet 2 of 2)

<table>
<thead>
<tr>
<th>Taxes</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quebec sales tax (QST)</td>
<td>004</td>
</tr>
<tr>
<td>Room tax</td>
<td>013</td>
</tr>
<tr>
<td>Sales tax</td>
<td>056</td>
</tr>
<tr>
<td>Stamp duty</td>
<td>067</td>
</tr>
<tr>
<td>Surcharge tax</td>
<td>014</td>
</tr>
<tr>
<td>Ticket tax</td>
<td>043</td>
</tr>
<tr>
<td>Value added tax (VAT)</td>
<td>057</td>
</tr>
</tbody>
</table>

### American Express SafeKey Response Codes

The American Express SafeKey response code is returned in `ccAuthReply_cavvResponseCode` in the reply message for an authorization request.

### Table 4  
American Express SafeKey Response Codes

<table>
<thead>
<tr>
<th>Response Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>CAVV failed validation and authentication.</td>
</tr>
<tr>
<td>2</td>
<td>CAVV passed validation and authentication.</td>
</tr>
<tr>
<td>3</td>
<td>CAVV passed the validation attempt.</td>
</tr>
<tr>
<td>4</td>
<td>CAVV failed the validation attempt.</td>
</tr>
<tr>
<td>7</td>
<td>CAVV failed the validation attempt and the issuer is available.</td>
</tr>
<tr>
<td>8</td>
<td>CAVV passed the validation attempt and the issuer is available.</td>
</tr>
<tr>
<td>9</td>
<td>CAVV failed the validation attempt and the issuer is not available.</td>
</tr>
<tr>
<td>A</td>
<td>CAVV passed the validation attempt and the issuer is not available.</td>
</tr>
<tr>
<td>U</td>
<td>Issuer does not participate or 3D secure data was not used.</td>
</tr>
<tr>
<td>99</td>
<td>An unknown value was returned from the processor.</td>
</tr>
</tbody>
</table>
AVS Codes

The AVS code is returned in `ccAuthReply_avsCode` in the authorization reply message.

AVS Codes for Cielo 3.0 and CyberSource Latin American Processing

`CyberSource Latin American Processing` is the name of a specific processing connection that CyberSource supports. In the CyberSource API documentation, `CyberSource Latin American Processing` does not refer to the general topic of processing in Latin America.

Important Note About AVS Codes for Cielo 3.0 and CyberSource Latin American Processing:

1. CPF (Cadastro de Pessoas Fisicas) is required only for Redecard in Brazil.

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>D</td>
<td>Partial match: postal code and address match.</td>
</tr>
<tr>
<td>E</td>
<td>Not supported: AVS is not supported for this card type. (\lor) Invalid: the acquirer returned an unrecognized value for the AVS response.</td>
</tr>
<tr>
<td>F</td>
<td>Partial match: postal code matches, but CPF and address do not match. (^1)</td>
</tr>
<tr>
<td>G</td>
<td>Not supported: AVS not supported or not verified.</td>
</tr>
<tr>
<td>I</td>
<td>No match: AVS information is not available.</td>
</tr>
<tr>
<td>K</td>
<td>Partial match: CPF matches, but postal code and address do not match. (^1)</td>
</tr>
<tr>
<td>L</td>
<td>Partial match: postal code and CPF match, but address does not match. (^1)</td>
</tr>
</tbody>
</table>
### Table 5  Processing (Continued) (Sheet 2 of 2)

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>N</td>
<td>No match: postal code, CPF, and address do not match. ¹</td>
</tr>
<tr>
<td>O</td>
<td>Partial match: CPF and address match, but postal code does not match. ¹</td>
</tr>
<tr>
<td>R</td>
<td>Not supported: your implementation does not support AVS. ² System unavailable.</td>
</tr>
<tr>
<td>T</td>
<td>Partial match: address matches, but postal code and CPF do not match. ¹</td>
</tr>
<tr>
<td>V</td>
<td>Match: postal code, CPF, and address match. ¹</td>
</tr>
</tbody>
</table>

Related links:
- Address Verification System
- AVS Codes for All Other Processors

## AVS Codes for All Other Processors

### Table 6  Types of AVS Codes (Sheet 1 of 2)

<table>
<thead>
<tr>
<th>Type of Codes</th>
<th>Codes</th>
<th>Description</th>
</tr>
</thead>
</table>
| Codes for American Express Cards | F, H, K, L, O, T, V | For American Express cards only. For American Express cards, you can receive Visa and CyberSource AVS codes in addition to the American Express AVS codes.
CyberSource through VisaNet
The American Express AVS codes are converted to Visa AVS codes before they are returned to you. As a result, you will not receive American Express AVS codes for the American Express card type. |
### Table 6  Types of AVS Codes (Continued) (Sheet 2 of 2)

<table>
<thead>
<tr>
<th>Type of Codes</th>
<th>Codes</th>
<th>Description</th>
</tr>
</thead>
</table>
| International Visa Codes | B, C, D, G, I, M, P | The international and domestic alphabetic AVS codes are the Visa standard AVS codes. The standard AVS return codes for other types of payment cards, including American Express cards, are mapped to the Visa standard AVS codes. AVS is considered either domestic or international, depending on the location of the bank that issued the customer’s payment card:  
  • When the bank is in the U.S., the AVS is domestic.  
  • When the bank is outside the U.S., the AVS is international. You should be prepared to handle domestic and international AVS result codes:  
    • For international cards, you can receive domestic AVS codes in addition to the international AVS codes.  
    • For domestic cards, you can receive international AVS codes in addition to the domestic AVS codes. |
| CyberSource Codes     | 1, 2, 3, 4 | The numeric AVS codes are created by CyberSource and are not standard Visa codes. These AVS codes can be returned for any card type.                                                                       |

### Table 7  AVS Codes (Sheet 1 of 3)

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>Partial match: street address matches, but 5-digit and 9-digit postal codes do not match.</td>
</tr>
<tr>
<td>B</td>
<td>Partial match: street address matches, but postal code is not verified. Returned only for Visa cards not issued in the U.S.</td>
</tr>
<tr>
<td>C</td>
<td>No match: street address and postal code do not match. Returned only for Visa cards not issued in the U.S.</td>
</tr>
<tr>
<td>D &amp; M</td>
<td>Match: street address and postal code match. Returned only for Visa cards not issued in the U.S.</td>
</tr>
<tr>
<td>E</td>
<td>Invalid: AVS data is invalid or AVS is not allowed for this card type.</td>
</tr>
<tr>
<td>F</td>
<td>Partial match: card member’s name does not match, but billing postal code matches.</td>
</tr>
<tr>
<td>G</td>
<td>Not supported: issuing bank outside the U.S. does not support AVS.</td>
</tr>
<tr>
<td>Code</td>
<td>Description</td>
</tr>
<tr>
<td>------</td>
<td>-------------</td>
</tr>
<tr>
<td>H</td>
<td>Partial match: card member’s name does not match, but street address and postal code match. Returned only for the American Express card type.</td>
</tr>
<tr>
<td>I</td>
<td>No match: address not verified. Returned only for Visa cards not issued in the U.S.</td>
</tr>
<tr>
<td>K</td>
<td>Partial match: card member’s name matches, but billing address and billing postal code do not match. Returned only for the American Express card type.</td>
</tr>
<tr>
<td>L</td>
<td>Partial match: card member’s name and billing postal code match, but billing address does not match. Returned only for the American Express card type.</td>
</tr>
<tr>
<td>M</td>
<td>See the entry for D &amp; M.</td>
</tr>
</tbody>
</table>
| N    | No match: one of the following:  
  - Street address and postal code do not match.  
  - Card member’s name, street address, and postal code do not match. Returned only for the American Express card type. |
| O    | Partial match: card member’s name and billing address match, but billing postal code does not match. Returned only for the American Express card type. |
| P    | Partial match: postal code matches, but street address not verified. Returned only for Visa cards not issued in the U.S. |
| R    | System unavailable. |
| S    | Not supported: issuing bank in the U.S. does not support AVS. |
| T    | Partial match: card member’s name does not match, but street address matches. Returned only for the American Express card type. |
| U    | System unavailable: address information unavailable for one of these reasons:  
  - The U.S. bank does not support AVS outside the U.S.  
  - The AVS in a U.S. bank is not functioning properly. |
| V    | Match: card member’s name, billing address, and billing postal code match. Returned only for the American Express card type. |
| W    | Partial match: street address does not match, but 9-digit postal code matches. |
| X    | Match: street address and 9-digit postal code match. |
| Y    | Match: street address and 5-digit postal code match. |
| Z    | Partial match: street address does not match, but 5-digit postal code matches. |
### Table 7  AVS Codes (Continued) (Sheet 3 of 3)

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
</table>
| 1    | Not supported: one of the following:  
• AVS is not supported for this processor or card type.  
• AVS is disabled for your CyberSource account. To enable AVS, contact CyberSource Customer Support. |
| 2    | Unrecognized: the processor returned an unrecognized value for the AVS response. |
| 3    | Match: address is confirmed. Returned only for PayPal Express Checkout. |
| 4    | No match: address is not confirmed. Returned only for PayPal Express Checkout. |
| 5    | No match: no AVS code was returned by the processor. |

Related links:
- Address Verification System
- AVS Codes for Cielo 3.0 and CyberSource Latin American Processing

### Business Application Identifiers

Send a business application identifier in the `invoiceHeader_businessApplicationID` field.

### Table 8  Business Application Identifiers (Sheet 1 of 2)

<table>
<thead>
<tr>
<th>Identifier</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>AA</td>
<td>Account to account</td>
</tr>
<tr>
<td>BB</td>
<td>Business to business</td>
</tr>
<tr>
<td>BI</td>
<td>Bank-initiated money transfer</td>
</tr>
<tr>
<td>BP</td>
<td>Non-card bill payment</td>
</tr>
<tr>
<td>CC</td>
<td>Cash claim</td>
</tr>
<tr>
<td>CI</td>
<td>Cash in</td>
</tr>
<tr>
<td>CO</td>
<td>Cash out</td>
</tr>
<tr>
<td>CP</td>
<td>Card bill payment</td>
</tr>
<tr>
<td>FD</td>
<td>Funds disbursement (general)</td>
</tr>
<tr>
<td>GD</td>
<td>Government disbursement</td>
</tr>
</tbody>
</table>
Table 8  Business Application Identifiers (Continued) (Sheet 2 of 2)

<table>
<thead>
<tr>
<th>Identifier</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>GP</td>
<td>Gambling payout other than online gambling</td>
</tr>
<tr>
<td>LO</td>
<td>Loyalty and offers</td>
</tr>
<tr>
<td>MA</td>
<td>Mobile air time payment</td>
</tr>
<tr>
<td>MD</td>
<td>Merchant disbursement</td>
</tr>
<tr>
<td>MI</td>
<td>Merchant-initiated money transfer</td>
</tr>
<tr>
<td>MP</td>
<td>Face-to-face merchant payment</td>
</tr>
<tr>
<td>OG</td>
<td>Online gambling payout</td>
</tr>
<tr>
<td>PD</td>
<td>Payroll pension disbursement</td>
</tr>
<tr>
<td>PG</td>
<td>Payment to government</td>
</tr>
<tr>
<td>PP</td>
<td>Person to person</td>
</tr>
<tr>
<td>PS</td>
<td>Payment for goods and services (general)</td>
</tr>
<tr>
<td>TU</td>
<td>Top-up for enhanced prepaid loads</td>
</tr>
<tr>
<td>WT</td>
<td>Wallet transfer</td>
</tr>
</tbody>
</table>

Card Types

The following table lists the card type values to use in ccAuthService and ccCreditService requests.

**IMPORTANT:** It is strongly recommended that you send the card type even if it is optional for your processor and card type. Omitting the card type can cause the transaction to be processed with the wrong card type.

Important Notes About Card Types for Authorizations and Credits:

1. For this card type, you must include the `card_cardType` field in a request for an authorization or a stand-alone credit.
2. For this card type on Cielo 3.0, you must include the `card_cardType` field in a request for an authorization or a stand-alone credit. This card type is not supported on Cielo 1.5.
3. For this card type on Getnet and Rede, you must include the `card_cardType` field in a request for an authorization or a stand-alone credit.
<table>
<thead>
<tr>
<th>Value</th>
<th>Card Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>001</td>
<td>Visa</td>
</tr>
<tr>
<td></td>
<td>For all processors except Ingenico ePayments and SIX, the Visa Electron card type is processed the same way that the Visa debit card is processed. Use card type value 001 for Visa Electron.</td>
</tr>
<tr>
<td>002</td>
<td>Mastercard, Eurocard(^1): European regional brand of Mastercard.</td>
</tr>
<tr>
<td>003</td>
<td>American Express</td>
</tr>
<tr>
<td>004</td>
<td>Discover</td>
</tr>
<tr>
<td>005</td>
<td>Diners Club</td>
</tr>
<tr>
<td>006</td>
<td>Carte Blanche(^1)</td>
</tr>
<tr>
<td>007</td>
<td>JCB(^1)</td>
</tr>
<tr>
<td>014</td>
<td>EnRoute(^1)</td>
</tr>
<tr>
<td>021</td>
<td>JAL(^1)</td>
</tr>
<tr>
<td>024</td>
<td>Maestro (UK Domestic)(^1)</td>
</tr>
<tr>
<td>031</td>
<td>Delta(^1): use this value only for Ingenico ePayments. For other processors, use 001 for all Visa card types.</td>
</tr>
<tr>
<td>033</td>
<td>Visa Electron(^1): Use this value only for Ingenico ePayments and SIX. For other processors, use 001 for all Visa card types.</td>
</tr>
<tr>
<td>034</td>
<td>Dankort(^1)</td>
</tr>
<tr>
<td>036</td>
<td>Cartes Bancaires(^1)</td>
</tr>
<tr>
<td>037</td>
<td>Carta Si(^1)</td>
</tr>
<tr>
<td>039</td>
<td>Encoded account number(^1)</td>
</tr>
<tr>
<td>040</td>
<td>UATP</td>
</tr>
<tr>
<td>042</td>
<td>Maestro (International)(^1)</td>
</tr>
<tr>
<td>050</td>
<td>Hipercard(^2,3)</td>
</tr>
<tr>
<td>051</td>
<td>Aura</td>
</tr>
<tr>
<td>054</td>
<td>Elo(^3)</td>
</tr>
</tbody>
</table>
Table 9  Card Types for Authorizations and Credits (Continued) (Sheet 2 of 2)

<table>
<thead>
<tr>
<th>Value</th>
<th>Card Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>061</td>
<td>RuPay</td>
</tr>
<tr>
<td>062</td>
<td>China UnionPay</td>
</tr>
</tbody>
</table>

### Chargeback Reason Codes for Visa

Table 10  Chargeback Reason Codes for Visa

<table>
<thead>
<tr>
<th>Reason Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>30</td>
<td>Services Not Provided or Merchandise Not Received</td>
</tr>
<tr>
<td>31</td>
<td>Error in Addition</td>
</tr>
<tr>
<td>41</td>
<td>Cancelled Recurring Transaction</td>
</tr>
<tr>
<td>50</td>
<td>Credit Posted as Purchase</td>
</tr>
<tr>
<td>53</td>
<td>Not as Described</td>
</tr>
<tr>
<td>56</td>
<td>Defective Merchandise</td>
</tr>
<tr>
<td>60</td>
<td>Requested Copy Illegible</td>
</tr>
<tr>
<td>61</td>
<td>Fraudulent Mail/Phone Order Transaction</td>
</tr>
<tr>
<td>71</td>
<td>Authorization Request Declined / Authorization Declined</td>
</tr>
<tr>
<td>72</td>
<td>No Authorization / Transaction Exceeds Floor Limit</td>
</tr>
<tr>
<td>74</td>
<td>Late Presentment</td>
</tr>
<tr>
<td>75</td>
<td>Cardholder Does Not Recognize the Transaction</td>
</tr>
<tr>
<td>79</td>
<td>Requested Transaction Information Not Received</td>
</tr>
<tr>
<td>82</td>
<td>Duplicate Processing</td>
</tr>
<tr>
<td>83</td>
<td>Nonpossession of Card</td>
</tr>
<tr>
<td>85</td>
<td>Credit Not Processed</td>
</tr>
<tr>
<td>86</td>
<td>Paid by Other Means</td>
</tr>
<tr>
<td>90</td>
<td>Nonreceipt of Merchandise</td>
</tr>
</tbody>
</table>

Related links:
# Chargeback Reason Codes for Mastercard

## Table 11  Chargeback Reason Codes for Mastercard

<table>
<thead>
<tr>
<th>Reason Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>Requested Transaction Data Not Received</td>
</tr>
<tr>
<td>02</td>
<td>Requested Item Illegible</td>
</tr>
<tr>
<td>08</td>
<td>Requested / Required Authorization Not Obtained</td>
</tr>
<tr>
<td>12</td>
<td>Account Number Not on File</td>
</tr>
<tr>
<td>31</td>
<td>Transaction Amount Differs</td>
</tr>
<tr>
<td>34</td>
<td>Duplicate Processing</td>
</tr>
<tr>
<td>35</td>
<td>Card Not Valid or Expired</td>
</tr>
<tr>
<td>37</td>
<td>Fraudulent Mail/Phone Order Transaction</td>
</tr>
<tr>
<td>41</td>
<td>Cancelled Recurring Transaction</td>
</tr>
<tr>
<td>42</td>
<td>Late Presentment</td>
</tr>
<tr>
<td>47</td>
<td>Exceeds Floor Limit, Not Authorized, and Fraudulent Transactions</td>
</tr>
<tr>
<td>50</td>
<td>Credit Posted as a Debit</td>
</tr>
<tr>
<td>53</td>
<td>Cardholder Dispute Defective / Not as Described</td>
</tr>
<tr>
<td>54</td>
<td>Cardholder Dispute-Not Elsewhere (U.S. only)</td>
</tr>
<tr>
<td>55</td>
<td>Nonreceipt of Merchandise</td>
</tr>
<tr>
<td>59</td>
<td>Services Not Rendered</td>
</tr>
<tr>
<td>60</td>
<td>Credit Not Processed</td>
</tr>
<tr>
<td>63</td>
<td>Cardholder Does Not Recognize - Potential Fraud</td>
</tr>
</tbody>
</table>

Related links:
- Chargeback Reason Codes for Visa
Commerce Indicators

The commerce indicator is a request value that you send in the `ccAuthService_commerceIndicator` and `ccCreditService_commerceIndicator` fields.

- **aesk**—American Express SafeKey.
- **aesk_attempted**—American Express SafeKey.
- **install**—installment payment.
- **install_internet**—installment payment.
- **internet** (default for authorizations)—e-commerce order placed using a web site. On Ingenico ePayments, `internet` is supported only for Cartes Bancaires transactions.
- **js**—JCB J/Secure.
- **js_attempted**—JCB J/Secure.
- **moto**—Mail order or telephone order. Not supported on Cielo or UATP. On Ingenico ePayments, `moto` is supported only for Cartes Bancaires transactions.
- **moto_cc**—Mail order or telephone order from a call center. This value is available only on the Asia, Middle East, and Africa Gateway.
- **pb**—ProtectBuy.
- **pb_attempted**—ProtectBuy.
- **recurring**—recurring payment: U.S. transaction or non-U.S. mail order / telephone order (MOTO) transaction.
- **recurring_internet**—recurring payment: non-U.S. e-commerce (Internet) transaction.
- **retail**—Card-present transaction.
- **rpy**—RuPay PaySecure.
- **spa**—Mastercard Identity Check.
- **spa_failure**—Mastercard Identity Check.
- **vbv**—Visa Secure.
- **vbv_attempted**—Visa Secure.
- **vbv_failure**—Visa Secure

Related links:
- American Express SafeKey
- Installment Payments
- JCB J/Secure
- Mastercard Identity Check
- ProtectBuy
- Recurring Payments
- RuPay PaySecure
- Visa Secure
- Card-Present Processing Using the Simple Order API
**CVN Codes**

The CVN code is returned in `ccAuthReply_cvCode auth_cv_result` in the authorization reply message.

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>D</td>
<td>The transaction was determined to be suspicious by the issuing bank.</td>
</tr>
<tr>
<td>I</td>
<td>The CVN failed the processor's data validation check.</td>
</tr>
<tr>
<td>M</td>
<td>The CVN matched.</td>
</tr>
<tr>
<td>N</td>
<td>The CVN did not match.</td>
</tr>
<tr>
<td>P</td>
<td>The CVN was not processed by the processor for an unspecified reason.</td>
</tr>
<tr>
<td>S</td>
<td>The CVN is on the card but was not included in the request.</td>
</tr>
<tr>
<td>U</td>
<td>Card verification is not supported by the issuing bank.</td>
</tr>
<tr>
<td>X</td>
<td>Card verification is not supported by the payment card company.</td>
</tr>
<tr>
<td>1</td>
<td>Card verification is not supported for this processor or card type.</td>
</tr>
<tr>
<td>2</td>
<td>An unrecognized result code was returned by the processor for the card verification response.</td>
</tr>
<tr>
<td>3</td>
<td>No result code was returned by the processor.</td>
</tr>
</tbody>
</table>

Related links:
- [Card Verification Numbers](#)

**CyberSource through VisaNet Acquirers**

The Visa Electron card type is processed the same way that the Visa debit card is processed. Use card type value 001 (Visa) for Visa Electron.

The following acquirers are supported for CyberSource through VisaNet:

- Absa Bank: Visa, Mastercard, JCB, Diners Club
- Agricultural Bank of China (ABC): Visa, Mastercard, American Express, JCB, Diners Club
- CyberSource through VisaNet cannot process domestic transactions in China. CyberSource through VisaNet can process only cross-border transactions. A cross-border transaction is a transaction for which the payment card is issued in another country and accepted by a merchant in China.
- Ahli United Bank in Bahrain: Visa, Mastercard, JCB, Diners Club
• Arab African International Bank (AAIB): Visa, Mastercard, JCB
• Asia Commercial Bank (ACB): Visa, Mastercard, JCB
• Auckland Savings Bank (ASB): Visa, Mastercard
• Australia and New Zealand Banking Group Limited (ANZ): Visa, Mastercard
• Axis Bank Ltd. of India: Visa, Mastercard, Diners Club
• Banco Nacional de México (Banamex): Visa, Mastercard, American Express, Discover, JCB, Diners Club
• Banco Safra: Visa, Mastercard, American Express
• Bangkok Bank Ltd.: Visa, Mastercard, JCB
• Bank Muscat of Oman: Visa, Mastercard, American Express, Diners Club
• Bank of Ayudhya (BAY): Visa, Mastercard, JCB
• Bank of China (BOC): Visa, Mastercard
• Bank of Communications: Visa, Mastercard

CyberSource through VisaNet cannot process domestic transactions in China. CyberSource through VisaNet can process only cross-border transactions. A cross-border transaction is a transaction for which the payment card is issued in another country and accepted by a merchant in China.

• Bank Sinarmas (Omise Ltd.): Visa, Mastercard
• Banque Pour Le Commerce Exterieur Lao (BCEL): Visa, Mastercard, American Express, JCB
• Barclays Bank Botswana: Visa, Mastercard, American Express
• Barclays Bank Mauritius Limited: Visa, Mastercard, American Express
• Barclays Bank of Kenya: Visa, Mastercard, American Express
• Barclays Bank of Zambia: Visa, Mastercard, American Express
• Barclays Bank Seychelles: Visa, Mastercard, American Express
• BC Card Co., Ltd.: Visa, Mastercard, American Express, JCB
• BLOM Bank: Visa, Mastercard
• Cathay United Bank (CUB): Visa, Mastercard, JCB
• Citibank Hongkong and Macau: Visa, Mastercard, Diners Club, JCB
• Citibank Malaysia: Visa, Mastercard
• Citibank Singapore Ltd.: Visa, Mastercard, JCB
• Commercial Bank of Qatar: Visa, Mastercard, American Express, JCB, Diners Club
• CrediMax (Bahrain): Visa, Mastercard, American Express, JCB, Diners Club
• CTBC Bank Ltd.: Visa, Mastercard, JCB
• First Data Merchant Solutions in Brunei: Visa, Mastercard, JCB
• First Data Merchant Solutions in Hong Kong: Visa, Mastercard, JCB
• First Data Merchant Solutions in Malaysia: Visa, Mastercard, JCB
First Data Merchant Solutions in Singapore: Visa, Mastercard, JCB
FirstRand Bank: Visa, Mastercard, American Express, Diners Club
Global Payments Asia Pacific: Visa, Mastercard, JCB
In India, the only supported card types are Visa and Mastercard. All three card types (Visa, Mastercard, JCB) are supported in all other countries that Global Payments Asia Pacific covers.
Habib Bank Ltd. (HBL): Visa, Mastercard, American Express, JCB, Diners Club
HDFC Bank Ltd. of India: Visa, Mastercard, Diners Club
I&M Bank: Visa, Mastercard
ICICI of India: Visa, Mastercard
Korea Exchange Bank (KEB): Visa, Mastercard, JCB
CyberSource through VisaNet cannot process domestic transactions in Korea. CyberSource through VisaNet can process only cross-border transactions. A cross-border transaction is a transaction for which the payment card is issued in another country and accepted by a merchant in Korea.
Mashreq: Visa, Mastercard, American Express, JCB, Diners Club
Maybank: Visa, Mastercard, American Express, JCB
National Bank of Abu Dhabi (NBAD): Visa, Mastercard, JCB, Diners Club
National Bank of Kuwait (NBK): Visa, Mastercard, Diners Club
National Commercial Bank (NCB): Visa, Mastercard, mada
Network International: Visa, Mastercard, American Express, JCB, Diners Club
Overseas Chinese Banking Corp (OCBC): Visa, Mastercard
Promerica in Honduras and Nicaragua: Visa, Mastercard
PT Bank Negara Indonesia: Visa, Mastercard
Qatar National Bank (QNB Group): Visa, Mastercard, American Express, JCB, Diners Club
Sacombank: Visa, Mastercard, JCB
Sumitomo Mitsui Card Co.: Visa
Taishin Bank Ltd.: Visa, Mastercard, American Express, JCB
United Overseas Bank (UOB) in Singapore and Vietnam: Visa, Mastercard, JCB
United Overseas Bank (UOB) in Thailand: Visa, Mastercard
Vantiv: Visa, Mastercard, American Express, Discover, JCB, Diners Club
Vietcombank: Visa, Mastercard, American Express, JCB, Diners Club
VietinBank: Visa, Mastercard, JCB, Diners Club
Vietnam Technological and Commercial Joint-stock Bank: Visa, Mastercard, American Express, JCB, Diners Club
Visa Guatemala:
Visa VisaNet Uruguay: Visa
Westpac: Visa, Mastercard
Expert Monitoring Solutions (EMS) Reason Codes

The following table describes the reason codes returned in positions 4 through 5 of the `ccAuthReply_emsTransactionRiskScore` field.

<table>
<thead>
<tr>
<th>Reason Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>Suspicious cross border activity</td>
</tr>
<tr>
<td>02</td>
<td>Suspicious transaction</td>
</tr>
<tr>
<td>03</td>
<td>High number of transactions</td>
</tr>
<tr>
<td>04</td>
<td>High number of transactions at an unattended terminal</td>
</tr>
<tr>
<td>05</td>
<td>Suspicious recent history of transactions</td>
</tr>
<tr>
<td>06</td>
<td>Suspicious activity and high number of transactions</td>
</tr>
<tr>
<td>07</td>
<td>Suspicious cardholder not present activity</td>
</tr>
<tr>
<td>08</td>
<td>Suspicious activity and low number of transactions</td>
</tr>
<tr>
<td>09</td>
<td>Suspicious service station activity</td>
</tr>
<tr>
<td>10</td>
<td>Suspicious online activity</td>
</tr>
<tr>
<td>11</td>
<td>High amount transaction or high cumulated amount recently spent</td>
</tr>
<tr>
<td>12</td>
<td>Suspicious gambling activity</td>
</tr>
<tr>
<td>13</td>
<td>Suspicious phone or mail order activity</td>
</tr>
<tr>
<td>14</td>
<td>Suspicious grocery store activity</td>
</tr>
<tr>
<td>15</td>
<td>High risk country</td>
</tr>
<tr>
<td>16</td>
<td>High amount, high number of transactions, and cross border</td>
</tr>
<tr>
<td>17</td>
<td>Suspicious activity including previous declined transactions</td>
</tr>
<tr>
<td>18</td>
<td>Suspicious airline activity</td>
</tr>
</tbody>
</table>
### EMS Reason Codes (Continued) (Sheet 2 of 2)

<table>
<thead>
<tr>
<th>Reason Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>19</td>
<td>Score forced to be 001 because the transaction being scored was a 04xx message</td>
</tr>
<tr>
<td>20</td>
<td>Not a financial transaction</td>
</tr>
<tr>
<td>21</td>
<td>Abnormal geographic activity</td>
</tr>
<tr>
<td>22</td>
<td>Abnormal, high frequency at the same MCC</td>
</tr>
<tr>
<td>23</td>
<td>High amount recent ATM activity</td>
</tr>
<tr>
<td>24</td>
<td>Suspicious recent ATM activity or suspicious ATM activity following a recent abnormal activity</td>
</tr>
<tr>
<td>25</td>
<td>Suspicious telecom activity</td>
</tr>
<tr>
<td>26</td>
<td>High number of international ATM transactions</td>
</tr>
<tr>
<td>27</td>
<td>High cumulated withdrawal amount on international ATM</td>
</tr>
<tr>
<td>28</td>
<td>High velocity of domestic ATM transactions</td>
</tr>
<tr>
<td>29</td>
<td>High risk MCC</td>
</tr>
</tbody>
</table>

### Electronic Verification Response Codes

<table>
<thead>
<tr>
<th>Response Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>F</td>
<td>First name matches; last name does not match.</td>
</tr>
<tr>
<td>L</td>
<td>Last name matches; first name does not match.</td>
</tr>
<tr>
<td>M</td>
<td>First name and last name match.</td>
</tr>
<tr>
<td>N</td>
<td>No, the data does not match.</td>
</tr>
<tr>
<td>P</td>
<td>The processor did not return verification information.</td>
</tr>
<tr>
<td>R</td>
<td>The system is unavailable, so retry.</td>
</tr>
<tr>
<td>S</td>
<td>The verification service is not available.</td>
</tr>
<tr>
<td>U</td>
<td>Verification information is not available.</td>
</tr>
</tbody>
</table>

Related links:
- [Mastercard Export Monitoring Solutions](#)
This section provides examples of the formats for discretionary data for specific acquirers. In request messages, you can include discretionary data in the `issuer_additionalData` field. In reply messages, discretionary data can be sent to you in the same field.

It is recommended that you contact your acquirer for information about the formats to use.

### Example for Visa Guatemala

This example is for issuer-funded installment payments. Additional formats exist; the issuers and acquirers work together to develop and reach consensus on the formats.

**Example: Discretionary Data Format for Issuer-Funded Installment Payments with Visa Guatemala**

```
VC10000000050000
```

<table>
<thead>
<tr>
<th>Position (Character or Digit #)</th>
<th>Number of Characters or Digits</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-2</td>
<td>2</td>
<td>Prefix. Set this value to VC.</td>
</tr>
<tr>
<td>3-4</td>
<td>2</td>
<td>Total number of installments.</td>
</tr>
<tr>
<td>5-16</td>
<td>12</td>
<td>Total amount.</td>
</tr>
</tbody>
</table>

### Example for VisaNet Uruguay

This example is for issuer-funded installment payments. Additional formats exist; the issuers and acquirers work together to develop and reach consensus on the formats.

---

Related links:

- Electronic Verification

---

**Response Code**

<table>
<thead>
<tr>
<th>Response Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Y</td>
<td>Yes, the data matches.</td>
</tr>
<tr>
<td>1</td>
<td>Electronic verification did not generate a response.</td>
</tr>
<tr>
<td>2</td>
<td>The processor returned an unrecognized value</td>
</tr>
</tbody>
</table>
Table 15  Discretionary Data Format for Issuer-Funded Installment Payments with VisaNet Uruguay

<table>
<thead>
<tr>
<th>Position (Character or Digit #)</th>
<th>Number of Characters or Digits</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-2</td>
<td>2</td>
<td>Plan type. Set this value to \texttt{00}. Specifies that the transaction is an e-commerce transaction.</td>
</tr>
<tr>
<td>3</td>
<td>1</td>
<td>Grace period. Number of months that the issuer waits before charging customers.</td>
</tr>
<tr>
<td>4-5</td>
<td>2</td>
<td>Total number of installments. Possible values: \texttt{00} through \texttt{99}.</td>
</tr>
<tr>
<td>6</td>
<td>1</td>
<td>POS entry mode. Set this value to \texttt{0}. Specifies that the transaction is an e-commerce transaction.</td>
</tr>
<tr>
<td>7-15</td>
<td>9</td>
<td>Identity document number. Set this value to the number on the customer’s identity document or leave it blank. Format: right justified with 0 (zero) padding on the left.</td>
</tr>
<tr>
<td>16</td>
<td>1</td>
<td>Financial inclusion law indicator. Possible values:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• 1: Law 17934</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• 2: Law 18099</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• 3: Asignaciones familiares (AFAM) (family allowance program)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• 4: Real state law</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• 5: Law 19210</td>
</tr>
<tr>
<td>17-28</td>
<td>12</td>
<td>Financial inclusion amount. This value is the amount the bank returns to the customer.</td>
</tr>
<tr>
<td>29-35</td>
<td>7</td>
<td>Merchant-generated invoice number.</td>
</tr>
</tbody>
</table>

Frequently Asked Questions

**Question:** What kind of bank account do I need to accept payment cards?

You need a merchant bank account that is configured to process card-not-present or mail order/telephone order (MOTO) transactions.

**Question:** What types of payment cards can my customers use?
CyberSource can accept payments made with numerous types of payment cards, including Visa, Mastercard, Discover, and American Express. In addition, CyberSource can accept most offline debit cards, which are also known as check cards, many private label cards, and Level II purchasing cards. Your payment processor can limit the types of cards that you can accept.

**Question:** Do I need to sign agreements with the payment card companies?

Some payment card companies, such as American Express and Discover, require you to sign agreements with them. For other card types, such as Visa and Mastercard, you can usually sign a single contract with your acquiring bank or payment processor. Your acquiring bank can help ensure that you sign all of the necessary agreements.

**Question:** Can I use more than one payment processor or merchant account provider?

Yes. You can use multiple merchant IDs and each one can be configured to use a different payment processor or merchant account provider.

**Question:** What happens when my customers commit fraud?

You could be liable for fraudulent transactions. When customers complain that you charged their accounts improperly, you might be required to return their money at your expense; this is known as a chargeback. If you receive a large number of chargebacks, or if a large number of your customers commit fraud, your acquiring bank might raise your fees or revoke your merchant bank account. Contact your account representative for information about products that can help prevent fraud.

**Question:** When do authorizations expire?

Most authorizations expire within five to seven days, but the bank or company that issued the card decides how long an authorization lasts.

**Question:** When an authorization expires, will I be able to charge my customer?

Yes. CyberSource is not notified when an authorization expires, so it is possible to capture an expired authorization. However, the capture might be downgraded, which would increase your fees for the transaction. Additionally, the payment card company can decide not to capture expired authorizations.

If you believe that an authorization expired, you can request a new authorization, then capture the new authorization. However, the new authorization could be denied if the customer’s credit limit has been exceeded, if the card has expired, or if the card has been cancelled.

**Question:** Can I reverse an authorization?

Yes. Some processors allow you to reverse an authorization, which releases the hold that the authorization placed on the customer’s payment card funds.
If your processor does not support authorization reversals and you need to reverse an authorization, contact the customer’s issuing bank or wait for the authorization to expire.

**Question:** Can I cancel a capture or credit?

Yes. For some processors, you can use the void service to cancel a capture or credit that you have previously requested. You must request the void before the capture or credit request is submitted to your payment processor.

**Question:** How can I prevent my customers from clicking the “Buy” button more than once?

Use one or more of these options:

- After a customer clicks the “Buy” button, send the customer to a new web page
- After a customer clicks the “Buy” button, hide or disable the button

The Support Center provides sample JavaScript code to disable the “Buy” button after a customer clicks it. The code is available at http://www.cybersource.com/support_center/implementation/best_practices/view.xml?page_id=415

**Question:** Can I change the company name and phone number that appears on my customers’ payment card statements?

You can change these values, which are called merchant descriptors, when you use a payment processor that supports this feature. After your processor configures the merchant descriptors for your account, you can choose which merchant descriptor to use every time you request a transaction. You must also contact customer support and your processor to specify default merchant descriptors for your account.

**Question:** When do my capture and credit transactions appear on my reports?

Capture and credit transactions usually appear on reports two calendar days after you request them. However, it might take longer for funds to be transferred.

**Question:** When are funds transferred between my customer’s bank account and my company’s bank account?

Funds are usually transferred within two to three days after you request a capture or credit.

Related links:
- Acquiring (Merchant) Banks
- Payment Processors
- Reversing and Authorization
- Voiding a Capture or Credit
Ingenico ePayments Credit Card Reversals

Credit card reversals and requests for information, which are also called retrieval requests, are business transactions initiated by your customers through their banks.

The information in this section is generally applicable to all card types and all operating regions although certain details can vary.

Related links:
- Chargebacks
- Representments
- Requests for Information
- Request for Information Example

Requests for Information

Credit card reversals and requests for information involve communication:

- Between your customer and the acquiring bank
- Between you and Ingenico ePayments
- Between Ingenico ePayments and the acquiring bank

The process is:

1. The acquiring bank notifies Ingenico ePayments of your customer’s request for information.
2. Ingenico ePayments searches for refunds already processed for the transaction identified by your customer.
3. Ingenico ePayments responds to the acquiring bank stating “already refunded.” Ingenico ePayments does not take any further action because the information request has been satisfied. Requests for information are not documented within any report.
4. If Ingenico ePayments’s research determines that a refund for the inquiry has not been initiated, Ingenico ePayments forwards the retrieval request to you. All requests received before midnight PT (Pacific Time) are forwarded to you by 0800 PT by email with a request for additional information.
5. A request for information is an impending chargeback. If Ingenico ePayments does not receive your answer by midnight PT before the fifth day, your customer’s bank initiates a chargeback.

When you receive a request for information, you must respond promptly and with as much detail as possible:

1. Respond to your customer’s request for information:
   - Address your email to dispute.management@ingenico.com.
• Ingenico ePayments does not provide a standard format for the response. Provide as much information as you have. Provide scanned copies of delivery receipts or official banking information with bank letterheads, bank logos, or other official bank insignia.

2 Ingenico ePayments forwards your response by email to the acquiring bank which then communicates with your customer’s issuing bank.

3 If the information in the response is sufficient in the judgment of the issuing bank or customer in accordance with Mastercard/Visa/American Express rules, the chargeback is not executed. The dispute is dropped without further notification to the acquirer, Ingenico ePayments, or you.

Related links:
- Chargebacks
- Representments
- Request for Information Example

Chargebacks

If one of the following situations occurs, then the issuing bank sends a chargeback (refund) to the customer’s card and debits your account.:

• You do not respond in a timely manner
• The information does not satisfy the reasons defined by the card type
• Your customer submits a valid claim for refund

If the information you provided in response to the request for information is not satisfactory or if your customer decides to charge the item back for any reason as defined by the specific card types, the issuing bank executes a chargeback. This adverse movement of funds is unavoidable, but can be reversed in some cases.

If Ingenico ePayments receives a chargeback by 0800 PT, the amount of the chargeback is deducted from your account the next business day and is reflected in:

• The Transaction Search in the Business Center
• The Processor Event Report for that processing day

The chargeback entry includes the reason code for the chargeback. The card types do not circulate lists of reason codes to merchants. However, notable merchant banks freely provide detailed explanations of chargeback reason codes on their web sites.

Additionally, you can search the Internet for these phrases:

• Mastercard chargeback reason code
• Visa chargeback reason code

Whenever you receive a chargeback, your account is debited by the full or partial transaction amount associated with the chargeback. Chargebacks are deducted from the funding you would normally receive.

Related links:
- Chargeback Reason Codes for Mastercard
Representments

When you or Ingenico ePayments disputes the legitimacy of a chargeback, a representment case is initiated:

1 Ingenico ePayments automatically initiates a representment case if your customer initiates a chargeback for a transaction that you already refunded.
   The issuing bank might not reverse the chargeback even when you provide evidence. However, the chances of success are excellent. Submitting a representment case does not automatically result in the debiting of your customer’s account and the crediting of your account.

2 If you want to challenge a chargeback, in other words represent it, then you must do so very quickly. To optimize your chances for success, you must document your facts and submit them to Ingenico ePayments in five or fewer days after receiving notification of the chargeback.
   Additionally, you can search the Internet for these phrases:
   • fight chargebacks
   • representment

3 If the representment case is approved by your customer’s issuing bank, the bank notifies you by refunding your account for amount of the chargeback. Although it is inconvenient, the payment card companies and issuing banks do not provide any other method of notification.
   The notification appears as a chargeback withdrawal that is noted in the Processor Event Report. This event generally takes place 11 to 15 business days after you submit the representment case information to Ingenico ePayments. A chargeback withdrawal credits the financial status and the subsequent funding event.

Related links:
   Chargebacks
   Requests for Information
   Request for Information Example

Request for Information Example

The following example illustrates an email you might receive from Ingenico ePayments requesting information. In this example, the Xs represent values for the request.
Dear Sir/Madam,

With regards to the transactions below, we have been requested by the cardholders/cardholders’ banks to provide photocopies of the transaction receipts.

Please reply within 5 days from the date of this e-mail with:
- legible copies of the transaction receipts;
- a manually imprinted & signed voucher in the case of a hand keyed transaction;
- signed delivery information;
- any other relevant documentation to support these charges;
- or any information regarding a possible refund;
- together with a copy of this e-mail.

Ingenico ePayments Call-ID     : XXXXX
Bank Case ID                   : XXXXXXXXXXXX
Credit Card Number             : ***********XXXX
External Order Number          : XXXXXXXXXXXX
Merchant Reference             :
Merchant Number                : XXXXXXXXXXXX
Contract-ID                    : XXXX
Transaction history
Transaction                    Curr        Amount  Date
--------------------------------------------------------------
Original order amount          USD          XX.XX  DD-MM-YYYY
--------------------------------------------------------------
Total                          USD          XX.XX
Amount currently in question   USD          XX.XX

Visa and Mastercard International Rules and Regulations specify that Ingenico ePayments bank must provide a copy of a sales voucher when requested by a cardholder or bank. Under these regulations, failure to provide a fully legible transaction receipt will result in the item being returned unpaid to you. In the event that this transaction was hand keyed into your terminal, you must also supply us with a copy of the manual imprinted voucher you took, to prove the presence of the card.

Remember to keep all original vouchers for 12 months as per your merchant agreement.

Kind regards,

Dispute Management
Ingenico ePayments
P.O. Box 2001
2130 GE Hoofddorp
The Netherlands
Fax: +31 23 554 8663
Email: dispute.management@globalcollect.com

Related links:
Chargeback
Representments
Requests for Information
Network Transaction Identifiers

The network transaction identifier is returned in `ccAuthReply_paymentNetworkTransactionID` in the authorization reply message.

CyberSource through VisaNet

For CyberSource through VisaNet, the following values are returned for each card type:

- **American Express:** American Express generates this value. It is included in all replies from the American Express Global Network (AEGN).
- **Mastercard:** This value is the qualification information for the Mastercard Interchange Compliance (MIC) program. It is used for all Mastercard responses coming from Banknet through Visa to certified acquirers. Format:
  - Bits 1-4: Banknet date
  - Bits 5-7: Mastercard product ID
  - Bits 8-13: Banknet reference number generated by Mastercard for each transaction
  - Bits 14-15: Spaces
- **Visa and Other Card Types:** The payment card company generates this value. It is unique for each original authorization and identifies a transaction throughout its life cycle.

GPN

For GPN, the following values are returned for each card type:

- **American Express:** The payment card company generates this value. This value is saved and sent to the processor in all subsequent capture requests.
- **Discover:** The payment card company generates this value. This value is saved and sent to the processor in all subsequent requests for full authorization reversals and captures.
- **Mastercard:** The payment card company generates this value. This value is saved and sent to the processor in all subsequent requests for full authorization reversals and captures. Format:
  - Bits 1-9: Banknet reference number generated by Mastercard for each transaction
  - Bits 10-13: Banknet date
  - Bits 14-15: Spaces
- **Visa:** The payment card company generates this value. This value is saved and sent to the processor in all subsequent requests for full authorization reversals and captures.
- **Other Card Types:** Not used.

Related links:

Mastercard Product IDs
Product Codes

The following table lists the values you can use for the product code in the `item_#_productCode` request field.

<table>
<thead>
<tr>
<th>Product Code</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>adult_content</td>
<td>Adult content.</td>
</tr>
<tr>
<td>coupon</td>
<td>Coupon applied to the entire order.</td>
</tr>
<tr>
<td>default</td>
<td>Default value for the product code. CyberSource uses default when a request message does not include a value for the product code.</td>
</tr>
<tr>
<td>electronic_good</td>
<td>Electronic product other than software.</td>
</tr>
<tr>
<td>electronic_software</td>
<td>Software distributed electronically rather than on disks or other media.</td>
</tr>
<tr>
<td>gift_certificate</td>
<td>Gift certificate.</td>
</tr>
<tr>
<td>handling_only</td>
<td>Fee that you charge your customer to cover your administrative selling costs.</td>
</tr>
<tr>
<td>service</td>
<td>Service that you perform for your customer.</td>
</tr>
<tr>
<td>shipping_and_handling</td>
<td>The shipping portion is the charge for shipping the product to your customer. The handling portion is the fee you charge your customer to cover your administrative selling costs.</td>
</tr>
<tr>
<td>shipping_only</td>
<td>Charge for transporting tangible personal property from your location to your customer. You must maintain documentation that clearly establishes the location where the title to the property passed from you to your customer.</td>
</tr>
<tr>
<td>subscription</td>
<td>Subscription to a web site or other content.</td>
</tr>
</tbody>
</table>

Product IDs

The Visa or Mastercard product ID is returned in `ccAuthReply_cardCategory` in the authorization reply message for all processors except CyberSource through VisaNet.

For CyberSource through VisaNet:

- The Visa product ID is returned in `ccAuthReply_cardCategory` in the authorization reply message.
• The Mastercard product ID is returned in `ccAuthReply_paymentNetworkTransactionID` in the authorization reply message.

## Visa Product IDs

For descriptions of the Visa product IDs, see the Product ID table on the [Visa Request and Response Codes](#) page.

## Mastercard Product IDs

Mastercard can introduce new values for this field without advance notice. See the Mastercard technical documentation for additional information.

CyberSource through VisaNet does not edit or validate field content.

### Table 17 Mastercard Product IDs (Sheet 1 of 4)

<table>
<thead>
<tr>
<th>Value</th>
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<td>MOC</td>
<td>Standard Maestro Social</td>
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<tr>
<td>DAG</td>
<td>Gold DebitMastercard Salary</td>
<td>MPA</td>
<td>PrepaidMastercard Payroll Card</td>
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<tr>
<td>DAP</td>
<td>Platinum DebitMastercard Salary</td>
<td>MPB</td>
<td>Mastercard Preferred Business Card</td>
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<tr>
<td>DAS</td>
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<td>MPC</td>
<td>Mastercard Professional Card</td>
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<tr>
<td>DCC</td>
<td>Diners Club</td>
<td>MPD</td>
<td>Mastercard Flex Prepaid (Canada only)</td>
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<tr>
<td>DOS</td>
<td>Standard DebitMastercard Social</td>
<td>MPF</td>
<td>PrepaidMastercard Gift Card</td>
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<tr>
<td>JCB</td>
<td>Japanese Credit Bureau</td>
<td>MPG</td>
<td>PrepaidMastercard Consumer Reloadable Card</td>
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<td>MAB</td>
<td>World EliteMastercard for Business</td>
<td>MPJ</td>
<td>Prepaid DebitMastercard Card Gold</td>
</tr>
<tr>
<td>MAC</td>
<td>Mastercard Corporate World Elite</td>
<td>MPK</td>
<td>PrepaidMastercard Government Commercial Card</td>
</tr>
<tr>
<td>MAP</td>
<td>Mastercard Commercial Payments Account product</td>
<td>MPL</td>
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Table 17  Mastercard Product IDs (Continued) (Sheet 2 of 4)

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<td>PrepaidMastercard Consumer Promotion Card</td>
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<td>MAV</td>
<td>Mastercard Activation Verification</td>
<td>MPN</td>
<td>PrepaidMastercard Insurance Card</td>
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<td>MBB</td>
<td>Mastercard Prepaid Consumer</td>
<td>MPO</td>
<td>PrepaidMastercard Other Card</td>
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<tr>
<td>MBC</td>
<td>Mastercard Prepaid Voucher</td>
<td>MPR</td>
<td>PrepaidMastercard Travel Card</td>
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<td>MBD</td>
<td>Deferred DebitMastercard BusinessCard</td>
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<td>PrepaidMastercard Teen Card</td>
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<td>PrepaidMastercard Government Benefit Card</td>
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<td>PrepaidMastercard Corporate Card</td>
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<td>Mastercard Corporate Prepaid Travel</td>
<td>MPX</td>
<td>PrepaidMastercard Flex Benefit Card</td>
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<td>Mastercard BusinessCard/Mastercard Corporate Card</td>
<td>MPY</td>
<td>PrepaidMastercard Employee Incentive Card</td>
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<tr>
<td>MCC</td>
<td>Mastercard Card</td>
<td>MPZ</td>
<td>PrepaidMastercard Emergency Assistance Card</td>
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<td>PrepaidMastercard Electronic BusinessCard</td>
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<td>PrepaidMastercard Electronic Card</td>
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<td>GoldMastercard Card</td>
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<td>PrepaidMastercard Card Outside U.S.</td>
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<td>Mastercard Corporate Meeting Card</td>
<td>MRH</td>
<td>Mastercard Platinum Prepaid Travel Card</td>
</tr>
<tr>
<td>MCO</td>
<td>Mastercard Corporate</td>
<td>MRJ</td>
<td>PrepaidMastercard Gold Card</td>
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<td>Mastercard Corporate Purchasing Card</td>
<td>MRK</td>
<td>PrepaidMastercard Electronic Commercial</td>
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<tr>
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<td>Mastercard Standard Card</td>
<td>MRL</td>
<td>PrepaidMastercard Electronic Commercial</td>
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<td>WorldMastercard Card</td>
<td>MRS</td>
<td>PrepaidMastercard ISIC Student Card</td>
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<td>-------</td>
<td>-------------</td>
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<td>Mastercard Card (international use)</td>
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<td>DebitMastercard BusinessCard</td>
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<td>Maestro point-of-sale debit program</td>
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<tr>
<td>MDG</td>
<td>Debit GoldMastercard</td>
<td>MTP</td>
<td>Mastercard Platinum Prepaid Travel Card</td>
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<td>MDL</td>
<td>Business Debit Other Embossed</td>
<td>MUS</td>
<td>PrepaidMastercard Unembossed U.S.</td>
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<td>Middle Market Fleet Card</td>
<td>MWB</td>
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<td>MWE</td>
<td>Mastercard World Elite</td>
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<td>Mastercard Corporate World</td>
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<td>MDP</td>
<td>DebitMastercard Platinum</td>
<td>PRO</td>
<td>Proprietary Card</td>
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<td>Middle Market Corporate Card</td>
<td>PVL</td>
<td>Private label card</td>
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<td>MDS</td>
<td>DebitMastercard</td>
<td>SAG</td>
<td>GoldMastercard Salary-Immediate Debit</td>
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<td>MDT</td>
<td>Mastercard Business Debit</td>
<td>SAL</td>
<td>Standard Maestro Salary</td>
</tr>
<tr>
<td>MDW</td>
<td>Mastercard Black Debit/World Elite DebitMastercard</td>
<td>SAP</td>
<td>PlatinumMastercard Salary-Immediate Debit</td>
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<tr>
<td>MEB</td>
<td>Mastercard Executive BusinessCard</td>
<td>SAS</td>
<td>StandardMastercard Salary-Immediate Debit</td>
</tr>
<tr>
<td>MEC</td>
<td>Mastercard Electronic Commercial</td>
<td>SOS</td>
<td>StandardMastercard Social-Immediate Debit</td>
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<td>MEF</td>
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<td>SUR</td>
<td>PrepaidMastercard Unembossed Outside U.S.</td>
</tr>
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<td>MEO</td>
<td>Mastercard Corporate Executive Card</td>
<td>TBE</td>
<td>Business-Immediate Debit</td>
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<td>Titanium DebitMastercard</td>
<td>TCB</td>
<td>Mastercard Business Card-Immediate Debit</td>
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<tr>
<td>MGF</td>
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<td>Mastercard Fleet Card-Immediate Debit</td>
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<td>Description</td>
<td>Value</td>
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<tr>
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<td>Mastercard Healthcare Prepaid Non-tax</td>
<td>TCO</td>
<td>Mastercard Corporate-Immediate Debit</td>
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<td>MHB</td>
<td>Mastercard HSA Substantiated</td>
<td>TCP</td>
<td>Mastercard Purchasing Card-Immediate Debit</td>
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<td>MHC</td>
<td>Mastercard Healthcare Credit Non-substantiated</td>
<td>TDN</td>
<td>Middle Market Mastercard Purchasing Card-Immediate Debit</td>
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<td>Mastercard HSA Non-substantiated</td>
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<td>Mastercard Public Sector Commercial Card-Immediate Debit</td>
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<td>WDR</td>
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<td>WMR</td>
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<tr>
<td>MNF</td>
<td>Mastercard Public Sector Commercial Card</td>
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</tbody>
</table>
Visa Secure Response Codes

The Visa Secure response code is returned in `ccAuthReply_cavvResponseCode` in the reply message for an authorization request.

<table>
<thead>
<tr>
<th>Response Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>CAVV not validated because erroneous data was submitted.</td>
</tr>
<tr>
<td>1</td>
<td>CAVV failed validation and authentication.</td>
</tr>
<tr>
<td>2</td>
<td>CAVV passed validation and authentication.</td>
</tr>
<tr>
<td>3</td>
<td>CAVV passed the validation attempt.</td>
</tr>
<tr>
<td>4</td>
<td>CAVV failed the validation attempt.</td>
</tr>
<tr>
<td>6</td>
<td>CAVV not validated because the issuer does not participate.</td>
</tr>
<tr>
<td>7</td>
<td>CAVV failed the validation attempt and the issuer is available.</td>
</tr>
<tr>
<td>8</td>
<td>CAVV passed the validation attempt and the issuer is available.</td>
</tr>
<tr>
<td>9</td>
<td>CAVV failed the validation attempt and the issuer is not available.</td>
</tr>
<tr>
<td>A</td>
<td>CAVV passed the validation attempt and the issuer is not available.</td>
</tr>
<tr>
<td>B</td>
<td>CAVV passed the validation with information only; no liability shift.</td>
</tr>
<tr>
<td>C</td>
<td>CAVV attempted but not validated; issuer did not return CAVV code.</td>
</tr>
<tr>
<td>D</td>
<td>CAVV not validated or authenticated; issuer did not return CAVV code.</td>
</tr>
<tr>
<td>I</td>
<td>Invalid security data.</td>
</tr>
<tr>
<td>U</td>
<td>Issuer does not participate or 3-D secure data was not used.</td>
</tr>
<tr>
<td>99</td>
<td>An unknown value was returned from the processor.</td>
</tr>
</tbody>
</table>

**IMPORTANT:** Visa downgraded the transaction. When you receive an authorization approval and the CAVV response code is 0, you are liable for the transaction. To confirm the downgrade, look at the e-commerce indicator for the transaction in the Business Center. You can proceed with the transaction if you want to accept liability. If you do not want to accept liability, reverse the authorization, attempt to authenticate the customer again, and request another authorization.

Related links:

- Visa Secure
Wallet Type Field Values

The wallet type is sent in the **wallet_type** field in authorization requests and credit requests. Possible value are:

- **101**: Masterpass remote payment. The customer created the wallet by manually interacting with a customer-controlled device such as a computer, tablet, or phone. This value is supported only for Masterpass transactions on Chase Paymentech Solutions and CyberSource through VisaNet.

- **102**: Masterpass remote near field communication (NFC) payment. The customer created the wallet by tapping a PayPass card or customer-controlled device at a contactless card reader. This value is supported only for card-present Masterpass transactions on CyberSource through VisaNet.

- **103**: Masterpass Apple Pay payment. The payment was made with a combination of Masterpass and Apple Pay. This value is supported only for Masterpass Apple Pay transactions on CyberSource through VisaNet.

- **216**: Masterpass Google Pay payment. The payment was made with a combination of Masterpass and Google Pay. This value is supported only for Masterpass Google Pay transactions on CyberSource through VisaNet.

- **217**: Masterpass Samsung Pay payment. The payment was made with a combination of Masterpass and Samsung Pay. This value is supported only for Masterpass Samsung Pay transactions on CyberSource through VisaNet.

- **SDW**: Staged digital wallet. An issuer or operator created the wallet. This value is supported only for Masterpass transactions on Chase Paymentech Solutions.

- **VCIND**: Visa Checkout or Visa Secure Remote Commerce payment. This value is supported only on CyberSource through VisaNet, FDC Compass, FDC Nashville Global, FDI Australia, and TSYS Acquiring Solutions.

Related links:
- Apple Pay Using the Simple Order API
- Google Pay Using the Simple Order API
- Samsung Pay Using the Simple Order API
- Digital Payment Solutions Technical Documentation