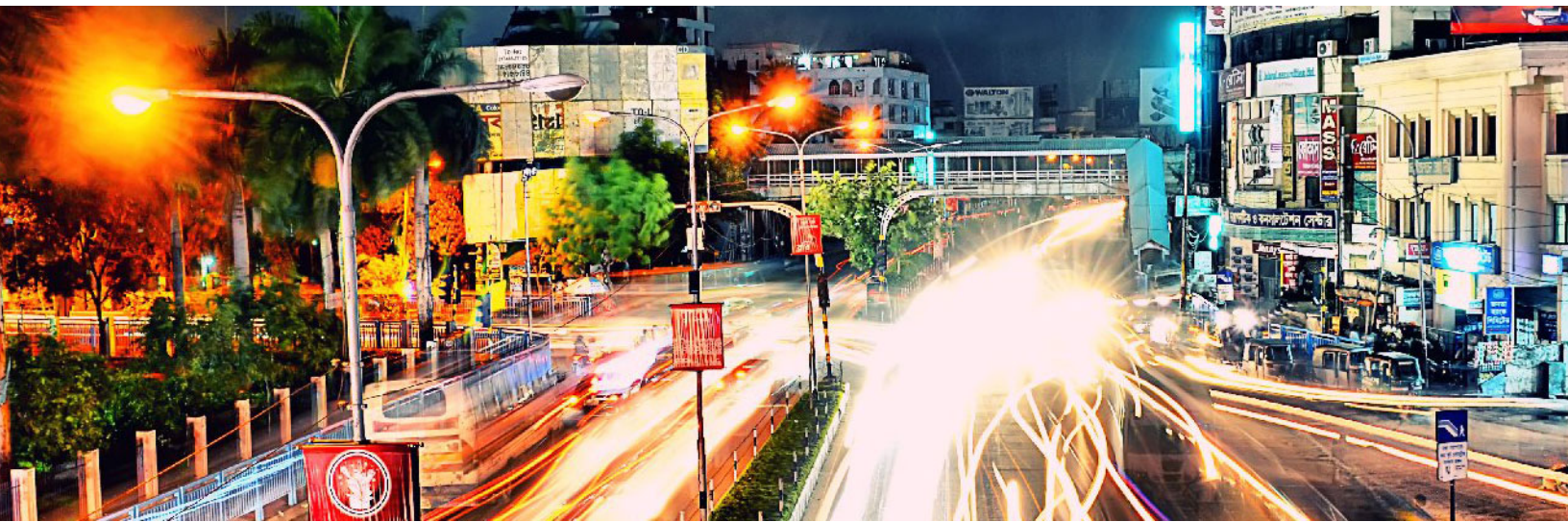


Electronic Check Services

Using the SCMP API



CyberSource[®]
A Visa Solution

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

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Revision: June 2020

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Recent Revisions to This Document

| Release | Changes |
|----------------|--|
| June 2020 | <p>Updated the following services throughout this document:</p> <ul style="list-style-type: none"> ■ <i>Global Payment Service</i> to <i>Ingenico ePayments</i> ■ <i>Payment Tokenization</i> to <i>Token Management Service</i> ■ <i>PayPal Services</i> to <i>PayPal Express Checkout</i> |
| November 2019 | This revision contains only editorial changes and no technical updates. |
| February 2019 | Wells Fargo ACH: removed support for merchant-generated transaction identifiers. |
| July 2018 | TeleCheck: updated link to TeleCheck document in Step 2 of " Legal Compliance Text ," page 12. |
| October 2016 | <p>Updated information about payment authorization for a debit. See "Internet Check Acceptance Authorization—Full Debit," page 12.</p> <p>Wells Fargo ACH: updated the data type and length for the merchant_descriptor_alternate field. See "Request-Level Fields," page 47.</p> |
| September 2016 | <p>Updated the URL and link for the returned check fees. See "Internet Check Acceptance Authorization—Full Debit," page 12.</p> <p>Updated the legal compliance language for:</p> <ul style="list-style-type: none"> ■ Payment authorizations for recurring payments. See "Internet Check Acceptance Authorization—Recurring Payments," page 13. ■ Payment authorization over the telephone. See "Checks by Phone Authorization—Full Debit," page 14. <p>Wells Fargo ACH: added support for the merchant_descriptor_alternate field. See "Request-Level Fields," page 47.</p> |

About This Guide

Audience

This guide is written for application developers who want to use the CyberSource SCMP API to integrate electronic check processing into their order management system.

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

Purpose

This guide describes tasks you must complete to integrate the electronic check services into your existing order management system.

Conventions

The following special statements are used in this document:



A *Note* contains helpful suggestions or references to material not contained in this document.



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

The following text conventions are used in this document:

Table 1 Text Conventions

| Convention | Meaning |
|-----------------|---|
| boldface | Boldface type indicates API field names, API service names, and graphical user interface elements that you must act upon. |
| monospace | Monospace type indicates URLs, code in examples, or possible values for API fields. |

Related Documentation

- *Getting Started with CyberSource Advanced for the SCMP API* describes how to get started using the SCMP 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 customized Secure Acceptance checkout. ([PDF](#) | [HTML](#))
- The *Secure Acceptance Hosted Checkout Integration Guide* describes how to create a Secure Acceptance hosted checkout. ([PDF](#) | [HTML](#))

Introduction to Electronic Check Services

Payment Processors

To use the CyberSource Electronic Check Services, you must register with one of these processors:

- Chase Paymentech Solutions
- CyberSource ACH Service
- RBS WorldPay Atlanta
- TeleCheck

Chase Paymentech Solutions

Supports U.S. Dollars (USD) for U.S. bank accounts and Canadian Dollars (CAD) for Canadian bank accounts.

Chase Paymentech Solutions provides you with unique identification numbers for your account. You must provide these identification numbers to your CyberSource Customer Support Representative.

Chase Paymentech Solutions acts as both a processor and a merchant bank, which is a bank that offers accounts for businesses that accept credit card or electronic check payments. If you choose Chase Paymentech Solutions as your processor, you must also open a check-enabled merchant bank account with them. However, you can set up the account to deposit the electronic check funds you receive directly into your primary account at another bank.

CyberSource ACH Service

Supports U.S. Dollars (USD) for U.S. bank accounts.

If CyberSource ACH Service is your processor, you must have a treasury relationship with one of the following originating depository financial institutions (ODFIs):

- Bank of America
- Wells Fargo

CyberSource ACH Solutions provides you with unique identification numbers for your account. You must provide these identification numbers to your CyberSource Customer Support representative.

RBS WorldPay Atlanta

Supports U.S. Dollars (USD) for U.S. bank accounts.

RBS WorldPay Atlanta provides you with unique identification numbers for your account. You must provide these identification numbers to your CyberSource Customer Support representative.

TeleCheck

Supports U.S. Dollars (USD) for U.S. bank accounts.

TeleCheck provides you with unique identification numbers for your account. You must provide these identification numbers to your CyberSource Customer Support representative.

If TeleCheck is your processor, you do not need to open a check-enabled merchant bank account. TeleCheck can deposit funds directly into your existing bank account.

Legal Compliance Text

Internet Check Acceptance Authorization—Full Debit

To process electronic checks:

- Step 1** On your web site, add a link to the table of current state returned check fees: http://www.firstdata.com/support/telecheck_returned_check/returned_check_fees.htm. Because this table is updated regularly, CyberSource recommends that you link directly to it. You can display the state fees table in a pop-up window, a full browser window, or directly on the checkout page.
- Step 2** If TeleCheck is your processor, you must display a terms and conditions statement for electronic checks as part of the checkout process. For specific instructions, see pages 8 and 9 in the [TeleCheck Activation Guide](#).
- Step 3** At the end of the checkout process on your web site, display a consent statement for the check authorization that your customer *must accept* before submitting the order. The authorization consent statement must:
- Be readily identifiable as an authorization.
 - Clearly and conspicuously state its terms, including the transfer amount and the effective date of the transfer, as specified in the following language examples.
 - Include the routing number and bank account number to be debited, as specified in the following language examples.

Example 1 Language for a Payment Authorization for a Debit

Today, being [date], I, [insert consumer's name], by entering my routing and account number above and clicking "Authorize," I authorize my payment in the amount indicated above to be processed as an electronic funds transfer (EFT) or draft drawn from my checking or savings account as indicated above and, if necessary, to have my account electronically credited to correct erroneous debits. I understand that my payment will be processed within 1-2 banking days. If the payment returns unpaid, I authorize you or your service provider to collect the payment and my state's return item fee and, if applicable, costs, by EFT(s) or draft(s) drawn from my account. **Click here to view your state's returned item fee and, if applicable, costs.** I understand that this authorization will remain in full force and effect until I notify you that I wish to revoke it by calling [insert phone #] and allow you reasonable opportunity to act on my notice.

PLEASE PRINT A COPY OF THIS PAGE FOR YOUR RECORDS. ALTERNATIVELY, CONTACT US AT [(XXX) XXX-XXXX] TO LEARN HOW YOU CAN OBTAIN A COPY.

Internet Check Acceptance Authorization— Recurring Payments

Example 2 Language for a Payment Authorization for Recurring Payments

Today, being [date], by entering my routing and account number above and clicking “Authorize,” I authorize my payments [insert information on payments - amounts, dates, and/or frequency of debits] to be processed as electronic funds transfers (EFT) or drafts drawn from my checking or savings account as indicated above and, if necessary, electronic credits to my account to correct erroneous debits. I understand that my payment will process within 1-2 banking days. If any of my payments return unpaid, I authorize you or your service provider to collect the returned payment and my state’s return item fee for each such payment by EFT(s) or draft(s) drawn from my account. **Click here to view your state’s returned item fee and, if applicable, costs.** I understand that this authorization will remain in full force and effect until I notify you that I wish to revoke it by calling [insert phone number] and allowed you reasonable opportunity to act on my notice.

**PLEASE PRINT A COPY OF THIS PAGE FOR YOUR RECORDS. ALTERNATIVELY,
CONTACT US AT [(XXX) XXX-XXXX] TO LEARN HOW YOU CAN OBTAIN A COPY.**

Checks by Phone Authorization—Full Debit

At the end of the checkout process, the consent text must be read to the customer, and you must either audio record the customer's authorization or send a written notification of the authorization and the transaction to the customer prior to settlement of the transaction. The consent text for the customer to accept prior to submitting the payment authorization is as follows:

Example 3 Language for a Payment Authorization over the Telephone

Today, [insert today's date], I'd like to confirm that you, [insert first and last name of consumer], are authorizing a one-time payment in the amount of [insert amount] to be processed as an electronic funds transfer or draft drawn from your [specify checking or savings] account identified as routing number [insert routing number] and account number [insert bank account number] and, if necessary, electronic credits to your account to correct erroneous debits.

Your payment will be processed within 1-2 banking days. Do you authorize your account to be debited or credited as described on or after [insert date]? **(If consumer answers "Yes", continue. If consumer answers "No", stop the authorization process).**

If your payment returns unpaid, do you authorize [insert company's name] or its service provider to collect the payment and your state's return item fee and, if applicable, any costs in the amount of [insert state returned item fee and applicable costs] by electronic funds transfer(s) or draft(s) drawn from your account? **(If consumer answers "Yes", continue. If consumer answers "No", stop the authorization process).**

You may call [insert company's customer service phone number] during [insert company's customer service hours of operation] with any questions.

Do you understand that you will have until the end of this phone call to revoke this authorization by telling me you wish to revoke it? **(If consumer answers "Yes", continue. If consumer answers "No", stop the authorization process).**

Based on the terms and conditions we have discussed, and the disclosures made to you, do you agree to and authorize the payment? **(If consumer answers "Yes", continue. If consumer answers "No", stop the authorization process).**

Determining Whether a Check Has Cleared

You can use the Processor Events Report to keep track of your electronic check debits and identify problems that occur with funds transfers. The report is available daily and includes information from the past 24 hours that the processor has provided about your transactions, such as the clearing of a check or the denial of a check due to insufficient funds. The following table describes the event types that indicate that a check has probably cleared.



Due to the nature of electronic check processing, CyberSource does not guarantee that a check has truly cleared.

Table 2 Event Types Related to Determining Whether a Check Has Cleared

| Processor | Event Type |
|----------------------------|---|
| Chase Paymentech Solutions | <p>The Processor Events Report does not indicate that a check has cleared; it shows only problems that occur with funds transfers.</p> <p>Important If you use Chase Paymentech Solutions, you must contact them and request that they send their electronic check declines file to CyberSource. Then contact CyberSource Customer Support with your Chase Paymentech Solutions MA number so that your CyberSource account can be configured appropriately.</p> |
| CyberSource ACH Service | <p>The event type listed in the Processor Events Report is “Payment” when the ODFI receives a debit request.</p> <ul style="list-style-type: none"> ■ <i>Bank of America ACH</i>: to see an event type of “Completed” when the check clears, contact Customer Support to have your account configured. CyberSource does not recommend using this event type because it is not a reliable indication that a check has cleared. ■ <i>Wells Fargo ACH</i>: after receiving the debit request, the ODFI waits for three days, and if the bank does not inform them of any problems with the funds transfer, they consider the check cleared. The event type listed in the report is “Completed” when the check clears. CyberSource does not guarantee that the check has truly cleared. |
| TeleCheck | <p>The event type listed in the Processor Events Report is “Payment” when a check clears.</p> |

Order Tracking

See [Getting Started with CyberSource Advanced for the SCMP API](#) for information about order tracking. This section provides the names of the API fields that are used for order tracking for the electronic check services.

Request IDs

For all CyberSource services, the request ID is returned in the reply messages in **request_id**. The following table lists the field names for the request IDs in request messages.

Table 3 Field Names for Request IDs in Request Messages

| Service | Request ID Field |
|-------------------------|----------------------|
| Electronic check credit | ecp_debit_request_id |
| Electronic check debit | ecp_debit_request_id |
| Void | void_request_id |

Transaction Reference Numbers

The following table lists the field names for the transaction reference numbers, which are returned in the reply messages.

Table 4 Field Names for Transaction Reference Numbers

| Service | Transaction Reference Number Field Name |
|-------------------------|---|
| Electronic check debit | ecp_debit_ref_no |
| Electronic check credit | ecp_credit_ref_no |

Check Reference Numbers

The information in this section applies to all processors except Wells Fargo ACH. For Wells Fargo ACH, CyberSource generates a unique transaction identifier.

The check reference number is a value you can send in a request to track transactions through to the processor for reconciliation. If you do not include this field in your request, CyberSource generates a unique value for you and returns it in the reply message.

The following table lists the field names for the check reference numbers in request and reply messages.

Table 5 Field Names for Check Reference Numbers

| Service | Check Reference Number Field Name in Requests | Check Reference Number Field Name in Replies ¹ |
|-------------------------|---|---|
| Electronic check debit | ecp_ref_no | ecp_debit_ref_no |
| Electronic check credit | ecp_ref_no | ecp_credit_ref_no |

¹ The reply fields for the check reference numbers are the same as the transaction reference number fields.

Processor Transaction Identifiers

The information in this section applies to all processors except Wells Fargo ACH. For Wells Fargo ACH, CyberSource generates a unique transaction identifier.

The processor transaction identifier is a value assigned by the processor that you can use for reconciliation. The following table lists the field names for the processor transaction identifiers, which are returned in the reply messages.

Table 6 Field Names for Processor Transaction Identifiers

| Service | Processor Transaction Identifier Field Name |
|--------------------------------------|---|
| Electronic check debit ¹ | ecp_debit_processor_trans_id |
| Electronic check credit ² | ecp_credit_processor_trans_id |

¹ Not supported for Chase Paymentech Solutions.
² Not supported for Chase Paymentech Solutions and TeleCheck.

Electronic Check Processing

Electronic Check Debits

Requesting a Debit

To request an electronic check debit, set the **ics_applications** field to `ics_ecp_debit`. When you request a debit, do not request any of the following services at the same time:

- Any credit card services: **ics_auth**, **ics_auth_reversal**, **ics_bill**, **ics_credit**. For information about these services, see [Credit Card Services Using the SCMP API](#).
- Electronic check credit: **ics_ecp_credit**. For information about this service, see ["Electronic Check Credits," page 26](#).
- Any bank transfer services: **ics_bank_transfer**, **ics_bank_transfer_refund**, **ics_bank_transfer_real_time**. For information about these services, see the [Ingenico ePayments Developer Guide](#).
- Any direct debit services: **ics_direct_debit**, **ics_direct_debit_refund**. For information about these services, see the [Ingenico ePayments Developer Guide](#).
- PayPal payment or credit: **ics_paypal_payment**, **ics_paypal_credit**. For information about these services, see the [PayPal Express Checkout Services Using the SCMP API](#).

Handling Customer Account Information

Merchant-Provided Data

Service:

- Debit

Processors:

- Chase Paymentech Solutions
- CyberSource ACH Service
- RBS WorldPay Atlanta
- TeleCheck

Merchant-provided data handling requires you to collect the customer's account information and provide it in your service request. The required fields are:

- ecp_account_no
- ecp_account_type
- ecp_rdfi

You must modify your web site to collect the account information. Retain the account information for future transactions, such as credits.

Customers might not know how to use their printed checks to find the bank routing number and the bank account number. Consider using a graphic like this on your web site:

Example 4 Check Showing Routing Number and Account Number

The diagram shows a check with the following fields and labels:

- NAME**, **ADDRESS**, **CITY, STATE ZIP** (top left)
- 0123**, **01-23456789** (top right)
- DATE** (middle right)
- PAY TO THE ORDER OF** (left side)
- \$** (middle right)
- DOLLARS** (middle right)
- BANK NAME**, **ADDRESS**, **CITY, STATE ZIP** (bottom left)
- FOR** (bottom left)
- 01 234 56789 01 23** (bottom center)
- Routing Number** (bottom left, under 01 234 56789)
- Account Number** (bottom center, under 01 234 56789 01 23)

The following events occur when you request a debit:

- 1 Your customer places an order.
- 2 You request an electronic check debit.
- 3 In your request, you provide the customer's account information.

- 4 CyberSource sends the customer's account information and other information about the transaction to the check processor.
- 5 The payment processor validates the information and performs basic fraud screening. The processor does not contact the customer's bank to verify the existence of the customer's account; it makes sure that only the information provided by the customer is reasonable and that the account is not a known source of fraud. Depending on which processor you use, if there are problems with the account that prevent the transaction from being completed, the processor might charge you a returned check fee.
- 6 The payment processor sends a reply to CyberSource indicating whether or not the debit will be processed.
- 7 CyberSource sends a reply to you.
- 8 You display an appropriate message to your customer.
- 9 The processor sends the request for clearing.

Notifications of Change (NOCs)

Services:

- Credit
- Debit

Processors:

- CyberSource ACH Service
- RBS WorldPay Atlanta

A Notification of Change (NOC) is a notice from a customer's bank indicating that an electronic check transaction included incorrect customer or payment information. The customer's bank:

- 1 Corrects the information.
- 2 Posts the transaction to the customer's bank account.
- 3 Notifies you that payment information needs to be updated.

Each NOC includes a code that specifies what needs to be changed. You are responsible for taking the appropriate action when you receive a NOC.

You must correct all applicable records before submitting additional electronic check transactions for the customer. If you are using the Token Management Service or Recurring Billing, you must update the information in your tokens, subscriptions, or customer profiles.



CyberSource maintains a database of all NOC entries. Repeated attempts to resubmit an uncorrected transaction could result in a fine and possible sanctions from the National Automated Clearing House Association (NACHA).

To get information about the NOCs for your transactions:

- Step 1** Create a PGP key pair as described in [Creating and Using Security Keys](#).
- Step 2** Log in to the Business Center and view the NOC Report, which is available under Transaction Reports.

You can also talk to your bank about getting a report that includes NOCs. NOC codes are described in [Appendix E, "NOC Codes," on page 70](#).

Optional Features for Debits

For information about optional features such as subscriptions and deferred payments, see ["Optional Features," page 34](#).

Debit Request Fields

For detailed descriptions of these fields, see ["Request-Level Fields," page 47](#), and ["Offer-Level Fields," page 58](#).



On TeleCheck, request field values must not contain ampersands (&).

- account_encoder_id
- bill_address1
- bill_address2
- bill_city
- bill_company_tax_id
- bill_country
- bill_state
- bill_zip
- company_name
- currency

- customer_email
- customer_firstname
- customer_ipaddress
- customer_lastname
- customer_phone
- driver_license_no
- driver_license_state
- e_commerce_indicator
- ecp_account_no
- ecp_account_type
- ecp_check_no
- ecp_debit_request_id
- ecp_payment_mode
- ecp_rdfi
- ecp_ref_no
- ecp_sec_code
- ecp_settlement_method
- ecp_verification_level
- grand_total_amount
- ics_applications
- link_to_request
- merchant_descriptor
- merchant_id
- merchant_ref_number
- offerN: amount
- offerN: merchant_product_sku
- offerN: product_code
- offerN: product_name
- offerN: quantity
- offerN: tax_amount
- subscription_id
- timeout

Verification and Validation



Even if an account passes validation and verification tests, the transaction can be rejected at the time of settlement. The bank from which the check is drawn does not participate in the verification or validation process. Therefore, an account can pass the verification and validation tests and the transaction can still be rejected if there are not sufficient funds in the account or if the bank account number is invalid.

The following table indicates the types of verification and validation supported for each processor.

Table 7 Types of Verification and Validation

| Payment Processor | Validation | ACH Verification | Guarantees | Paymenttech Verification |
|-----------------------------|------------|------------------|------------|--------------------------|
| Chase Paymenttech Solutions | Yes | No | No | Yes |
| CyberSource ACH Services | No | Yes | No | No |
| TeleCheck | Yes | No | Yes | No |
| RBS | No | Yes | No | No |

Validation

Service:

- Debit

Processors:

- Chase Paymenttech Solutions
- TeleCheck



For the CyberSource ACH Service, validation is included in the ACH verification functionality, which happens automatically when you call the debit or credit services.

Chase Paymentech Solutions and TeleCheck



For the TeleCheck service, contact CyberSource Customer Support for information about validation.

Validation consists of format tests, bank routing number tests, and a comparison with the check processing partner's internal negative file. Set **ecp_verification_level** to 1 to request validation with your debit request.

ACH Verification

Services:

- Credit
- Debit

Processors:

- CyberSource ACH Service
- RBS WorldPay Atlanta

ACH verification is performed automatically for all debit and credit requests for the CyberSource ACH Service and RBS WorldPay Atlanta. ACH verification:

- 1 Validates the format and structure of the customer's bank account number. If the account number needs to be corrected, and if a corrected account number is available, CyberSource returns the corrected account number to you in one of these fields:
 - `ecp_debit_corrected_account_number`
 - `ecp_credit_corrected_account_number`
- 2 Verifies that the customer's routing number is a valid routing number and valid for electronic transactions. If the routing number needs to be corrected, and if a corrected routing number is available, CyberSource returns the corrected routing number to you in one of these fields:
 - `ecp_debit_corrected_routing_number`
 - `ecp_credit_corrected_routing_number`



If a corrected account number or corrected routing number is returned to you, you can use the value to update the information in your system. You do not need to update the information for the current transaction because CyberSource already updated the information before sending the transaction request to your bank.

- 3 Returns verification codes to you whether or not the account number or routing number was corrected. These verification codes indicate the results of the ACH verification. One of these verification codes is a mapped value and is returned in one of these fields:

- `ecp_debit_verification_code`
- `ecp_credit_verification_code`

The other verification code is a raw value and is returned in one of these fields:

- `ecp_debit_verification_code_raw`
- `ecp_credit_verification_code_raw`

The verification codes have enumerated values that are described in [Table 14, "Reply Fields," on page 60](#).

Guarantees

Service:

- Debit

Processor:

- TeleCheck



Contact TeleCheck for information about check guarantees.

Paymentech Verification

Service:

- Debit

Processor:

- Chase Paymentech Solutions



If you use the Paymentech verification feature, the Fair Credit Reporting Act (FCRA) requires that you notify your customer when an electronic check transaction is declined as a result of the verification process.

Paymentech verification compares the transaction information with an external negative file to identify accounts that have a history of bad checks or that were closed for cause. Paymentech verification is available only for transactions in U.S. dollars. Set `ecp_verification_level` to 2 to request Paymentech verification with your debit request.

Electronic Check Credits

Requesting a Credit

To request an electronic check credit, set the **ics_applications** field to `ics_ecp_credit`. When you request a credit, do not request any of the following services at the same time:

- Any credit card services: **ics_auth**, **ics_auth_reversal**, **ics_bill**, **ics_credit**. For information about these services, see [Credit Card Services Using the SCMP API](#).
- Electronic check debit: **ics_ecp_debit**. For information about this service, see ["Electronic Check Debits," page 18](#).
- Any bank transfer services: **ics_bank_transfer**, **ics_bank_transfer_refund**, **ics_bank_transfer_real_time**. For information about these services, see the [Ingenico ePayments Developer Guide](#).
- Any direct debit services: **ics_direct_debit**, **ics_direct_debit_refund**. For information about these services, see the [Ingenico ePayments Developer Guide](#).
- PayPal payment or credit: **ics_paypal_payment**, **ics_paypal_credit**. For information about these services, see the [PayPal Express Checkout Services Using the SCMP API](#).
- Advanced Fraud Screen: **ics_score**. For information about this service, see the [Decision Manager Using the SCMP API Developer Guide](#).
- Risk update: **ics_risk_update**. For information about this service, see the [Decision Manager Using the SCMP API Developer Guide](#).

Follow-On Credits and Stand-Alone Credits

There are two kinds of credits:

- Follow-on—all processors support this feature. Send the credit request with the request ID from the debit reply. CyberSource uses this value to retrieve all customer billing and account information that you sent with the debit so that you do not have to send it again with the credit.
- Stand-alone—all processors except TeleCheck support this feature. You need to include all customer billing and account information because CyberSource does not retrieve anything from the database.



CyberSource stores the debit information for 60 days, so you must process follow-on credits within 60 days of the debit request. If the 60 days have passed or if you are not sure if the 60 days have passed, use a stand-alone credit and provide all customer billing and account information.

Deciding Which Kind of Credit to Request

- All processors except TeleCheck: if you are sending the credit request within 60 days of the debit request, send a follow-on credit so that you are not required to provide all customer information. If you are sending the credit request more than 60 days after the debit request, send a stand-alone credit.
- TeleCheck: you must send the credit request within 60 days of the debit request. The credit request must be a follow-on credit, which means you do not need to provide all customer information. CyberSource retrieves all required information from the database, including the identifier that the processor uses to link the credit to the debit. By linking the credit to the debit, the processor can prohibit a credit amount that exceeds the debit amount.

Follow-On Credits

A follow-on credit uses the request ID from a previous **ics_ecp_debit** request to link the credit to the debit. Send the request ID value in the **eCP_debit_request_id** field. CyberSource uses this value to look up the customer's billing and account information from the original debit; you are not required to include this field in the **ics_ecp_credit** request.



A follow-on credit must be for a debit request that included a payment; **eCP_payment_mode=0** or **2**. A follow-on credit cannot be for a debit request in which **eCP_payment_mode=1**.



If you combine a request for a follow-on credit with a request for another service, you must provide the customer's billing and account information.

Stand-Alone Credits

A stand-alone credit does not link the credit to a previous debit request. Do not send the **ecp_debit_request_id** field in the credit request; the request must include the fields for the customer's billing and account information.

ACH Verification

Services:

- Credit
- Debit

Processors:

- CyberSource ACH Service
- RBS WorldPay Atlanta

ACH verification is performed automatically for all debit and credit requests for the CyberSource ACH Service and RBS WorldPay Atlanta. ACH verification:

- 1 Validates the format and structure of the customer's bank account number. If the account number needs to be corrected, and if a corrected account number is available, CyberSource returns the corrected account number to you in one of these fields:
 - `ecp_debit_corrected_account_number`
 - `ecp_credit_corrected_account_number`
- 2 Verifies that the customer's routing number is a valid routing number and valid for electronic transactions. If the routing number needs to be corrected, and if a corrected routing number is available, CyberSource returns the corrected routing number to you in one of these fields:
 - `ecp_debit_corrected_routing_number`
 - `ecp_credit_corrected_routing_number`



If a corrected account number or corrected routing number is returned to you, you can use the value to update the information in your system. You do not need to update the information for the current transaction because CyberSource already updated the information before sending the transaction request to your bank.

- 3** Returns verification codes to you whether or not the account number or routing number was corrected. These verification codes indicate the results of the ACH verification. One of these verification codes is a mapped value and is returned in one of these fields:

- `ecp_debit_verification_code`
- `ecp_credit_verification_code`

The other verification code is a raw value and is returned in one of these fields:

- `ecp_debit_verification_code_raw`
- `ecp_credit_verification_code_raw`

The verification codes have enumerated values that are described in [Table 14, "Reply Fields," on page 60](#).

Notifications of Change (NOCs)

Services:

- Credit
- Debit

Processors:

- CyberSource ACH Service
- RBS WorldPay Atlanta

A Notification of Change (NOC) is a notice from a customer's bank indicating that an electronic check transaction included incorrect customer or payment information. The customer's bank:

- 1** Corrects the information.
- 2** Posts the transaction to the customer's bank account.
- 3** Notifies you that payment information needs to be updated.

Each NOC includes a code that specifies what needs to be changed. You are responsible for taking the appropriate action when you receive a NOC.

You must correct all applicable records before submitting additional electronic check transactions for the customer. If you are using the Token Management Service or Recurring Billing, you must update the information in your tokens, subscriptions, or customer profiles.



CyberSource maintains a database of all NOC entries. Repeated attempts to resubmit an uncorrected transaction could result in a fine and possible sanctions from the National Automated Clearing House Association (NACHA).

To get information about NOCs for your transactions:

- Step 1** Create a PGP key pair as described in [Creating and Using Security Keys](#).
- Step 2** Log in to the Business Center and view the NOC Report, which is available under Transaction Reports.

You can also talk to your bank about getting a report that includes NOCs. NOC codes are described in [Appendix E, "NOC Codes,"](#) on page 70.

Optional Features for Credits

For information about optional features such as merchant descriptors and multiple partial credits, see [Chapter 3, "Optional Features,"](#) on page 34.

Credit Request Fields

The fields listed below are used to request an electronic check credit. For detailed descriptions of these fields, see ["Request-Level Fields,"](#) page 47, and ["Offer-Level Fields,"](#) page 58.



On TeleCheck, request field values must not contain ampersands (&).

- account_encoder_id
- bill_address1
- bill_address2
- bill_city
- bill_country
- bill_state
- bill_zip
- currency
- customer_email
- customer_firstname
- customer_ipaddress
- customer_lastname
- customer_phone
- date_of_birth

- e_commerce_indicator
- ecp_account_no
- ecp_account_type
- ecp_check_no
- ecp_debit_request_id
- ecp_payment_info
- ecp_rdfi
- ecp_ref_no
- ecp_sec_code
- ecp_settlement_method
- grand_total_amount
- ics_applications
- merchant_descriptor
- merchant_id
- merchant_ref_number
- offerN: amount
- offerN: merchant_product_sku
- offerN: product_code
- offerN: product_name
- offerN: quantity
- offerN: tax_amount
- partial_payment_id
- subscription_id
- timeout

Authentication

Processor:

- RBS WorldPay Atlanta

The authentication service is an optional service you can request for RBS WorldPay Atlanta.

To request an electronic check authentication, set the **ics_applications** field to `ics_ecp_authenticate`. The following fields are required when requesting this service:

- `bill_address1`
- `bill_city`
- `bill_state`
- `bill_country`
- `bill_zip`—5 digits
- `customer_firstname`
- `customer_lastname`
- `ics_applications`
- `merchant_id`
- `merchant_ref_number`

For more information about these fields, see ["API Fields," page 46](#).

The authentication service:

- Validates customer information such as name, address, and date of birth and returns information to you in the **ecp_authenticate_checkpoint_summary** field.
- Provides you with consumer fraud information to help protect you against fraudulent transactions. Information is returned to you in the **ecp_authenticate_fraud_shield_indicators** field.

For more information, see:

- [Appendix F, "Check Point Summary Codes," on page 72](#)
- [Appendix G, "Fraud Shield Indicator Codes," on page 82](#)

Voids

A void cancels an electronic check debit or credit request that you have submitted to CyberSource. A transaction can be voided only if CyberSource has not already submitted the debit or credit information to your processor. CyberSource usually submits transaction information to your processor each day, so the period for successfully performing a void is relatively short. CyberSource declines your void request if the debit or credit information was already sent to the processor. You cannot undo a void, and you cannot perform a follow-on credit for a debit that has been voided.

Requesting a Void

To request a void for an electronic check debit or credit, set the **ics_applications** field to `ics_void`. When you request a void, do not request any other services at the same time.

A void is a follow-on transaction that uses the request ID returned from a previous **ics_ecp_debit** or **ics_ecp_credit** request to link the void to the debit or credit. Send the request ID value in the **void_request_id** field. CyberSource uses this value to look up the customer's billing and account information from the original debit or credit, which means that you are not required to include this field in the **ics_void** request.

The fields listed below are used to request a void. For detailed descriptions of these fields, ["Request-Level Fields," page 47](#), and ["Offer-Level Fields," page 58](#).

- `merchant_id`
- `merchant_ref_number`
- `ics_applications`
- `void_request_id`

Optional Features

Corporate Checks

Set **ecp_account_type** to **x** to indicate that the check is a corporate check.

Service:

- Debit

Processors:

- Chase Paymentech Solutions
- CyberSource ACH Service
- RBS WorldPay Atlanta
- TeleCheck

To process corporate checks with TeleCheck, include one of these fields in your debit request:

- `driver_license_no` and `driver_license_state`
- `bill_company_tax_id`

Deferred and Partial Payments

Services:

- Debit
- Credit

Processors:

- Chase Paymentech Solutions—debit only.
- TeleCheck

Definitions:

- *Deferred payment*—if there is a delay between the time you take the order and the time you ship the product, you need to defer your payment request.
- *Partial payment*—if a customer orders multiple products but you ship them separately on different dates, you need to perform multiple partial payments as you ship the products.

Chase Paymentech Solutions

To request a deferred or partial payment:

- Step 1** For the first debit request, set **ecp_payment_mode** to 1 to indicate that the debit uses deferred payment and full payment. If you do not, partial payments will occur later. The default value of 0 indicates a normal debit with immediate payment.
- Step 2** When you are ready to process a payment, whether it is for the full amount or a partial amount, send another debit request with **ecp_payment_mode** set to 2 to indicate that you are triggering a payment.
- Step 3** Repeat Step 2 for each partial payment for the order.
-

TeleCheck

To request a deferred or partial payment:

- Step 1** For the first debit request, set the value of the **ecp_payment_mode** field to 1 to indicate that the debit uses deferred payment and full payment. If you do not, partial payments will occur later. The default value of 0 indicates a normal debit with immediate payment. Including the **ecp_ref_no** field in the request is optional.
- Step 2** When you are ready to process a payment, whether it is for the full amount or a partial amount, send another debit request and do the following:
- Set the value of the **ecp_payment_mode** field to 2 to indicate that you are triggering a payment.
 - Set the value of the **ecp_debit_request_id** field to the same value as the **request_id** field that you received from the original debit request in Step 1.
- Step 3** Repeat Step 2 for each partial payment for the order.
- Step 4** For a credit request, set the value of the **ecp_debit_request_id** field to the value contained in the **request_id** field that you received from the debit request in Step 2. This value is used to complete the follow-on capture of the initial request.
-

Encoded Account Numbers

Services:

- Debit
- Credit

Processors:

- Chase Paymentech Solutions
- RBS WorldPay Atlanta

Depending on your type of business, you might be eligible to acquire from a bank a list of customers who have accounts with that bank. The list does not include customer account numbers, but 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 data 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 account number. The bank then matches the encoded account number to the customer's account number when processing the payment.

You must contact the processor to obtain information required for their account number encryption program, and you must have a relationship with the bank to acquire its list of customers.

To process an electronic check debit or credit with an encoded account number:

- Set **e`cp`_account_no** to the encoded account number.
- Set **account_encoder_id** to the value assigned to the bank that supplied the customer information. Contact your processor to obtain the ID for the bank.

Merchant Descriptors

Services:

- Debit
- Credit

Processor:

- Chase Paymentech Solutions
- CyberSource ACH Service
- RBS WorldPay Atlanta

You can provide a merchant descriptor that will be displayed on the customer's bank account statement. The descriptor includes your company's name and a description of the product or service that was purchased.

The merchant descriptor field overrides the corresponding value in your CyberSource account. If you do not include this field in the request, CyberSource uses the company name from your merchant account.

Before sending a merchant descriptor with a debit or credit request, check with your processor to find out if you need to register your merchant descriptor information with them.

The **merchant_descriptor** field requires a particular format:

- Characters 1-15: name of your company. If the name is fewer than 15 characters, use spaces to fill in the full 15 characters. If the name is more than 15 characters, provide only the first 15 characters of the name.
- Characters 16-25: description of the product or service.



If you use more than one consecutive space, extra spaces will be removed.

Multiple Partial Credits

Service:

- Credit

Processors:

- RBS WorldPay Atlanta
- TeleCheck

When you perform multiple partial credits:

- The amount of each individual credit cannot exceed the debit amount.
- The total amount of all the credits cannot exceed the debit amount.

In your follow-on credit request, use the ID returned in the **ecp_debit_request_id** field. Do not use the **ecp_credit_request_id** from a previous partial credit. For each partial credit, set the **partial_payment_id** field to a value of your choice that is unique within the scope of the order. The processor uses the payment IDs to identify the credits that are related to an order.

If you performed partial payments for this order, you specified a unique value for the **partial_payment_id** field for each payment. You cannot reuse any of those values for the order's partial credits. For example, if you used 1 and 2 for the partial payments, you must use different values, such as 3 and 4, for the partial credits.

Non-Sufficient Funds (NSF) Service

Service:

- Debit

Processor:

- CyberSource ACH Service

A non-sufficient funds (NSF) return occurs when the customer's bank account does not have sufficient funds to cover a specific electronic check transaction. CyberSource does not automatically resubmit charges returned from a customer's bank due to NSF. You can resubmit transactions returned as NSF one or two additional times for a total of three submissions. Continued attempts after this point may result in a fine and possible sanctions from the National Automated Clearing House Association (NACHA).

Contact your ODFI to enable the NSF service at your bank.

Token Management Service

Services:

- Debit
- Credit

Processors:

- Chase Paymentech Solutions
- CyberSource ACH Service
- RBS WorldPay Atlanta
- TeleCheck

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 a debit 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 number
- Amount of the payment or credit
- Subscription ID

You can override most of the information associated with the customer token by including the relevant API fields in the debit or credit request. For example, you could provide a different billing or shipping address in the request. You cannot override the account number.

For complete information about TMS, see [Token Management Service Using the SCMP API](#).

Recurring Billing

Services:

- Debit
- Credit

Processors:

- Chase Paymentech Solutions
- CyberSource ACH Service
 - Recurring debits and credits for telephone-initiated orders are supported. The **ecp_sec_code** must be TEL.
- RBS WorldPay Atlanta
- TeleCheck

If you are using Recurring Billing, you can process a debit or credit by using information that is stored in a subscription. CyberSource uses the subscription ID to reference the subscription information in the CyberSource database. Instead of providing all the information that is normally required for a transaction, you need to provide only the following values:

- Merchant ID
- Merchant reference number
- 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 debit or credit request. For example, you could provide a different billing or shipping address in the request. You cannot override the account number.

For complete information about Recurring Billing, see [Recurring Billing Using the SCMP API](#).

Service Fees

Services:

- Debit
- Credit
- Void

For information about service fees, including the processors for which CyberSource supports service fees, see [Service Fee Processing Using the SCMP API](#).

Settlement Delivery Methods

Services:

- Debit
- Credit

Processor:

- Chase Paymentech Solutions

You must specify a default method for delivering settlements to and receiving them from the customer's bank. You can use the **ecp_settlement_method** field to override the default method for a single transaction.

The following delivery methods are available:

- Automated Clearing House (ACH) for U.S. accounts or the Canadian Payment Association (CPA) for Canadian accounts:
The transaction is deposited through the ACH or CPA. If the check fails the validation or verification process, the transaction is rejected.
- Facsimile draft:
The transaction is deposited as a facsimile draft. Available only for transactions in U.S. dollars. Use this method when the issuing bank is not an ACH member.
- Best possible:
The transaction is deposited through the ACH system unless the customer's bank is not an ACH participant, in which case, a facsimile draft is created and deposited on your behalf. Available only for transactions in U.S. dollars.

Testing Electronic Check Services

Requirements for Testing



Before you can test, you must contact Customer Support to activate Electronic Check Services and configure your account for electronic check testing. You must also contact your processor to set up your processor account.

- Use your regular merchant ID to perform testing.
- Use the test server `ics2testa.ic3.com`.
- Use a real city and state, as well as the correct postal code for that city and state.
- Use a real combination for the area code and telephone number.
- Use a non-existent account and domain name for the customer's email address. For example: `random@example.com`.

Testing Chase Paymentech Solutions Transactions

Successful Transactions

Use the data in the following table to simulate successful debits and credits for Chase Paymentech Solutions.

Table 8 Test Data for Chase Paymentech Solutions Debits and Credits

| Field | Test Values | Required / Optional |
|------------------------|--|---------------------|
| eCP_account_no | For transactions in U.S. or Canadian dollars: <ul style="list-style-type: none"> ■ 4100 ■ 4101 ■ 4102 ■ 4103 | Required |
| eCP_account_type | For transactions in U.S. or Canadian dollars: <ul style="list-style-type: none"> ■ C For transactions in U.S. dollars: <ul style="list-style-type: none"> ■ S ■ X | Required |
| eCP_rdfi | For transactions in U.S. dollars: <ul style="list-style-type: none"> ■ 121042882 ■ 121107882 ■ 071923284 ■ 122101191 For transactions in Canadian dollars, use any 8-digit number. | Required |
| eCP_settlement_method | For transactions in U.S. or Canadian dollars: <ul style="list-style-type: none"> ■ A For transactions in U.S. dollars: <ul style="list-style-type: none"> ■ B ■ F | Optional |
| eCP_verification_level | For transactions in U.S. or Canadian dollars: <ul style="list-style-type: none"> ■ 1 For transactions in U.S. dollars: <ul style="list-style-type: none"> ■ 2 | Optional |

Testing Chase Paymentech Solutions Declines

For Chase Paymentech Solutions, you can simulate electronic check declines using specific bank account numbers for debits. For a list of these values and the expected results, see the [SCMP API Testing Information page](#).

Testing CyberSource ACH Service Transactions

Use the data in the following table to simulate ACH verification by requesting a debit for the CyberSource ACH Service. As an alternative, you can simulate ACH verification by requesting a credit: the reply fields will be for the credit service instead of the debit service.

Table 9 ACH Verification Test Data

| Type of Field | Triggers | | Reply Fields | | | |
|---------------|----------------|----------------|------------------------------|---------------------------------|------------------------------------|------------------------------------|
| | Account Number | Routing Number | Mapped ACH Verification Code | Raw ACH Verification Code | Corrected Account Number | Corrected Routing Number |
| Field Name | eCP_account_no | eCP_rdfi | eCP_debit_verification_code | eCP_debit_verification_code_raw | eCP_debit_corrected_account_number | eCP_debit_corrected_routing_number |
| | 12345678 | 112200439 | 00 | 1 | — | — |
| | 00111111111111 | 011000028 | 01 | 2 | 00111111 | — |
| | 1231231230 | 231385154 | 00 | 3 | — | — |
| | 123123123 | 231385154 | 00 | 4 | — | — |
| | 00111111 | 011201762 | 02 | 5 | — | 011201830 |
| | 001234567895 | 011400039 | 03 | 6 | 1234567895 | 011401533 |
| | 01111111 | 011301073 | 02 | 7 | — | 211070175 |
| | 1231231230 | 011001742 | 02 | 8 | — | 011000138 |
| | 1231231230 | 231382704 | 04 | 9 ¹ | — | — |
| | 12345678 | 115101438 | 04 | 10 ¹ | — | — |

¹ See the following table for the reply values for this error.

Table 10 ACH Verification Error Reply Values

| Raw ACH Verification Code | Error Reply Values |
|---------------------------|---|
| 9 | ics_rcode=0 ics_rflag=DACHVERIFICATION |
| 10 | ics_rcode=0 ics_rflag=DACHVERIFICATION |

Testing RBS WorldPay Atlanta

See the [SCMP API Testing Information page](#).

Testing TeleCheck

See the [SCMP API Testing Information page](#).

Going Live

You must go live with CyberSource before you start submitting production transactions. When you go live, your account is updated so that you can send transactions to the CyberSource production server. If you have not already done so, provide your banking information to CyberSource so that your processor can deposit funds to your merchant bank account. For information about going live, see [Getting Started with CyberSource Advanced for the SCMP API](#).

API Fields

Formatting Restrictions

Unless otherwise noted, all fields are order and case insensitive and the fields accept special characters such as @, #, and %.



Values for request-level and offer-level fields must not contain carets (^) or colons (:). However, they can contain embedded spaces and any other printable characters. When you use more than one consecutive space, CyberSource removes the extra spaces.

TeleCheck: Request fields must not contain ampersands (&).

Data Type Definitions

For more information about these data types, see the [World Wide Web Consortium \(W3C\) XML Schema Part 2: Datatypes Second Edition](#).

Table 11 Data Type Definitions

| Data Type | Description |
|---------------------|---|
| Date and time | Format is YYYY-MM-DDThhmmssZ, where: <ul style="list-style-type: none"> ■ T separates the date and the time ■ Z indicates Coordinated Universal Time (UTC), also known as Greenwich Mean Time (GMT) <p>Example 2020-01-11T224757Z equals January 11, 2020, at 22:47:57 (10:47:57 p.m.)</p> |
| Decimal | Number that includes a decimal point <p>Example 23.45, -0.1, 4.0, 90809.0468</p> |
| Integer | Whole number {..., -3, -2, -1, 0, 1, 2, 3, ...} |
| Nonnegative integer | Whole number greater than or equal to zero {0, 1, 2, 3, ...} |
| Positive integer | Whole number greater than zero {1, 2, 3, ...} |
| String | Sequence of letters, numbers, spaces, and special characters |

Request-Level Fields



If you are using TMS or Recurring Billing and you include a subscription ID in your request, many of the fields in the following table that are normally required for an authorization or credit become optional. See ["Token Management Service," page 39](#), and ["Recurring Billing," page 40](#).

Table 12 Request-Level Fields

| Field Name | Description | Used By: Required (R) or Optional (O) | Data Type & Length |
|--------------------|--|---|---|
| account_encoder_id | Identifier for the bank that provided the customer's encoded account number. To obtain the bank identifier, contact your processor. See "Encoded Account Numbers," page 36 . | ics_ecp_credit ics_ecp_debit Required for Chase Paymentech Solutions and RBS WorldPay Atlanta for encoded account numbers. Not used by any other processor. | String (3) |
| bill_address1 | First line of the billing street address. | ics_ecp_authenticate (R) ics_ecp_credit (R) ¹ ics_ecp_debit (R) | TeleCheck: String (50) All other processors: String (60) |
| bill_address2 | Second line of the billing street address. Used for additional address information. Example Attention: Accounts Payable | ics_ecp_credit (For RBS WorldPay Atlanta: required for stand-alone credits, optional for follow-on credits. Optional for all other processors.) ics_ecp_debit (Not used by RBS WorldPay Atlanta. Optional for all other processors.) | TeleCheck: String (50) All other processors: String (60) |
| bill_city | City in the billing address. | ics_ecp_authenticate (R) ics_ecp_credit (R) ¹ ics_ecp_debit (R) | TeleCheck: String (30) All other processors: String (50) |

¹ Required for RBS WorldPay Atlanta for stand-alone and follow-on credits. Required only for stand-alone credits for all other processors.

Table 12 Request-Level Fields (Continued)

| Field Name | Description | Used By: Required (R) or Optional (O) | Data Type & Length |
|---------------------|---|--|---|
| bill_company_tax_id | Company's tax identifier. TeleCheck Contact your TeleCheck representative to find out whether this field is required or optional. All Other Processors Not used. | ics_ecp_debit (See the field description.) | String with numbers only (9) |
| bill_country | Country in the billing address. Use the two-character ISO Standard Country Codes . | ics_ecp_authenticate (R) ics_ecp_credit (R) ¹ ics_ecp_debit (R) | String (2) |
| bill_state | State in the billing address. Use the two-character State, Province, and Territory Codes for the United States and Canada . | ics_ecp_authenticate (R) ics_ecp_credit (R) ¹ ics_ecp_debit (R) | String (2) |
| bill_zip | Postal code for the billing address. The postal code must consist of 5 to 9 digits. When the billing country is the U.S., the 9-digit postal code must follow this format: [5 digits][dash][4 digits] Example 12345-6789 When the billing country is Canada, the 6-digit postal code must follow this format: [alpha][numeric][alpha][space] [numeric][alpha][numeric] Example A1B 2C3 | ics_ecp_authenticate (R) ics_ecp_credit (R) ¹ ics_ecp_debit (R) | RBS WorldPay Atlanta: String (5) All other processors: String (10) |
| company_name | Name of the customer's company. | ics_ecp_debit (Optional for TeleCheck and Wells Fargo ACH. Not used by any other processor.) | TeleCheck: String (60) Wells Fargo ACH: String (40) |
| currency | Currency used for the order. Possible values: <ul style="list-style-type: none"> ■ CAD: Canadian dollars (all processors except TeleCheck) ■ USD: U.S. dollars | ics_ecp_credit (R) ics_ecp_debit (R) | String (5) |

¹ Required for RBS WorldPay Atlanta for stand-alone and follow-on credits. Required only for stand-alone credits for all other processors.

Table 12 Request-Level Fields (Continued)

| Field Name | Description | Used By: Required (R) or Optional (O) | Data Type & Length |
|--------------------|---|--|---|
| customer_email | Customer's email address, including the full domain name. Format: name@host.domain | ics_ecp_credit (R) ¹ ics_ecp_debit (R) | String (255) |
| customer_firstname | Customer's first name. If the first name is unavailable or inapplicable, such as for a corporate account, enter a dummy value such as NA. | ics_ecp_authenticate (R) ics_ecp_credit (R) ¹ ics_ecp_debit (R) | TeleCheck: String (50) All other processors: String (60) |
| customer_ipaddress | IP address for the customer. Example 10.1.27.63. For debits: Chase Paymentech Solutions Optional. TeleCheck It is recommended that you use this field if ecp_sec_code is WEB. All Other Processors Not used. | ics_ecp_credit (O) ics_ecp_debit (See the field description.) | String (15) |
| customer_lastname | Customer's last name. If the transaction is for a corporate account, use this field for the company name. | ics_ecp_authenticate (R) ics_ecp_credit (R) ¹ ics_ecp_debit (R) | TeleCheck: String (50) All other processors: String (60) |
| customer_phone | Customer's phone number. Format for TeleCheck: NNNNNNNNNN | ics_ecp_credit (Required for RBS WorldPay Atlanta. Optional for all other processors.) ics_ecp_debit (Required for CyberSource ACH Service and TeleCheck. Not used by any other processor.) | TeleCheck: String (10) All other processors: String (15) |
| date_of_birth | Date of birth of the customer. Format: YYYY-MM-DD or YYYYMMDD | ics_ecp_authenticate (Optional for RBS WorldPay Atlanta. Not used by any other processor.) | String (10) |

¹ Required for RBS WorldPay Atlanta for stand-alone and follow-on credits. Required only for stand-alone credits for all other processors.

Table 12 Request-Level Fields (Continued)

| Field Name | Description | Used By: Required (R) or Optional (O) | Data Type & Length |
|--|--|--|-----------------------|
| decline_avs_flags | List of AVS flags that cause the request to be declined for AVS reasons. Use a space to separate the flags in the list. Important Make sure that you include the value N in the list if you want to receive declines for the AVS code N. | ics_ecp_debit (Optional for Chase Paymentech Solutions. Not used for any other processor.) | String (255) |
| driver_license_no | Driver's license number of the customer. TeleCheck Contact your TeleCheck representative to find out whether this field is required or optional. If you include this field in your request, you must also include driver_license_state . All Other Processors Not used. | ics_ecp_debit (See the field description.) | String (30) |
| driver_license_state | State or province where the customer's driver's license was issued. Use the two-character State, Province, and Territory Codes for the United States and Canada . TeleCheck Contact your TeleCheck representative to find out whether this field is required or optional. All Other Processors Not used. | ics_ecp_debit (See the field description.) | String (2) |
| 1 Required for RBS WorldPay Atlanta for stand-alone and follow-on credits. Required only for stand-alone credits for all other processors. | | | |

Table 12 Request-Level Fields (Continued)

| Field Name | Description | Used By: Required (R) or Optional (O) | Data Type & Length |
|--|---|---|---------------------------|
| e_commerce_ indicator | Type of transaction. Possible values: <ul style="list-style-type: none"> ■ internet (default): e-commerce order placed using a web site. ■ moto: Mail order or telephone order. ■ recurring: Recurring transaction. <p>Chase Paymentech Solutions Not used.</p> <p>CyberSource ACH Services</p> <ul style="list-style-type: none"> ■ Debits: Optional. ■ Credits: Optional. <p>RBS WorldPay Atlanta</p> <ul style="list-style-type: none"> ■ Debits: Optional. ■ Credits: Required for stand-alone credits. Optional for follow-on credits. <p>TeleCheck</p> <ul style="list-style-type: none"> ■ Debits: Optional. ■ Credits: Optional. | ics_ecp_credit (See the field description.) ics_ecp_debit (See the field description.) | String (13) |
| ecp_account_no | Account number. When processing encoded account numbers, use this field for the encoded account number. | ics_ecp_credit (R) ¹ ics_ecp_debit (R) | Non-negative integer (17) |
| ecp_account_type | Account type. Possible values: <ul style="list-style-type: none"> ■ C: Checking. ■ G: General ledger. This value is supported only on Wells Fargo ACH. ■ S: Savings (U.S. dollars only). ■ X: Corporate checking (U.S. dollars only). | ics_ecp_credit (R) ¹ ics_ecp_debit (R) | String (1) |
| <p>¹ Required for RBS WorldPay Atlanta for stand-alone and follow-on credits. Required only for stand-alone credits for all other processors.</p> | | | |

Table 12 Request-Level Fields (Continued)

| Field Name | Description | Used By: Required (R) or Optional (O) | Data Type & Length |
|--|--|--|-----------------------|
| eCP_check_no | Check number. Chase Paymentech Solutions Optional. CyberSource ACH Service Not used. RBS WorldPay Atlanta Optional on debits. Required on credits. TeleCheck Strongly recommended on debit requests. Optional on credits. | ics_eCP_credit (See the field description.) ics_eCP_debit (See the field description.) | Integer (8) |
| eCP_debit_request_id | The request ID for the debit or credit requests. See either " Deferred and Partial Payments ," page 34, or " Follow-On Credits and Stand-Alone Credits ," page 27. | ics_eCP_credit (Required for follow-on credits. Not used for stand-alone credits.) ics_eCP_debit (Required for Chase Paymentech solutions and TeleCheck, for deferred and partial payments. Not used by any other processor.) | String (26) |
| eCP_effective_date | Effective date for the transaction. The effective date must be within 45 days of the current day. If you do not include this value, CyberSource sets the effective date to the next business day. Format: MMDDYYYY Supported only for the CyberSource ACH Service. | ics_eCP_credit (O) ics_eCP_debit (O) | String (8) |
| eCP_image_reference_number | Image reference number associated with the check. You cannot include any special characters. | Used only by Paymentech for ARC and POP SEC codes. | String (32) |
| eCP_payment_info | Payment related information. This information is included on the customer's statement. | ics_eCP_credit (Required for RBS WorldPay Atlanta. Not used for any other processor.) | String (80) |
| 1 Required for RBS WorldPay Atlanta for stand-alone and follow-on credits. Required only for stand-alone credits for all other processors. | | | |

Table 12 Request-Level Fields (Continued)

| Field Name | Description | Used By: Required (R) or Optional (O) | Data Type & Length |
|--|---|--|--------------------------|
| eep_payment_mode | <p>Flag that indicates whether to process the payment. Use with deferred payments. See "Deferred and Partial Payments," page 34. Possible values:</p> <ul style="list-style-type: none"> ■ 0: Standard debit with immediate payment (default). ■ 1: For deferred payments, indicates that this is a deferred payment and that you will send a debit request with eep_payment_mode=2 in the future. ■ 2: For deferred payments, indicates notification to initiate payment. <p>Chase Paymentech Solutions and TeleCheck Use for deferred and partial payments.</p> <p>CyberSource ACH Service Not used.</p> <p>RBS WorldPay Atlanta Not used.</p> | ics_eep_debit (See the field description.) | Integer (1) |
| eep_rdfi | Bank routing number. This is also called the <i>transit number</i> . | ics_eep_credit (R) ¹ ics_eep_debit (R) | Non-negative integer (9) |
| <p>¹ Required for RBS WorldPay Atlanta for stand-alone and follow-on credits. Required only for stand-alone credits for all other processors.</p> | | | |

Table 12 Request-Level Fields (Continued)

| Field Name | Description | Used By: Required (R) or Optional (O) | Data Type & Length |
|---|--|--|--|
| eCP_ref_no | <p>Check reference number. Identifier used for tracking a request through to the payment processor for reconciliation.</p> <p>If you do not provide this value, CyberSource generates a unique value and returns it to you in the following field:</p> <ul style="list-style-type: none"> ■ eCP_debit_ref_no if you are requesting a debit ■ eCP_credit_ref_no if you are requesting a credit <p>For more information about tracking orders, see "Order Tracking," page 16, and Getting Started with CyberSource Advanced for the SCMP API.</p> <p>Debits</p> <p>Bank of America ACH: Optional.</p> <p>Chase Paymentech Solutions: Optional.</p> <p>RBS WorldPay Atlanta: Optional.</p> <p>TeleCheck: For deferred payments, set this field to the value you received in the eCP_debit_ref_no field in the reply message for the associated debit. See "Deferred and Partial Payments," page 34.</p> <p>Wells Fargo ACH: CyberSource generates a unique transaction identifier.</p> <p>Credits</p> <p>Bank of America ACH: Optional.</p> <p>Chase Paymentech Solutions: Optional.</p> <p>RBS WorldPay Atlanta: Required for stand-alone credits. Optional for follow-on credits.</p> <p>TeleCheck: Required for stand-alone credits. Optional for follow-on credits.</p> <p>Wells Fargo ACH: CyberSource generates a unique transaction identifier.</p> | <p>ics_eCP_authenticate (Optional for RBS WorldPay Atlanta. Not used by any other processor.)</p> <p>ics_eCP_credit (See the field description.)</p> <p>ics_eCP_debit (See the field description.)</p> | <p>TeleCheck: String (50)</p> <p>All other processors: String (60)</p> |
| <p>1 Required for RBS WorldPay Atlanta for stand-alone and follow-on credits. Required only for stand-alone credits for all other processors.</p> | | | |

Table 12 Request-Level Fields (Continued)

| Field Name | Description | Used By: Required (R) or Optional (O) | Data Type & Length |
|---|--|---|-----------------------|
| eCP_sec_code | <p>Authorization method used for the transaction. See "SEC Codes," page 85.</p> <p>TeleCheck Accepts only the following values:</p> <ul style="list-style-type: none"> ■ PPD ■ TEL ■ WEB | <p>ics_eCP_credit (Required for TeleCheck and RBS WorldPay Atlanta. Optional for all other processors.)</p> <p>ics_eCP_debit (Required for TeleCheck and RBS WorldPay Atlanta. Optional for all other processors.)</p> | String (3) |
| eCP_settlement_method | <p>Method used for settlement. Possible values:</p> <ul style="list-style-type: none"> ■ A: Automated Clearing House (default for credits and for transactions using Canadian dollars) ■ F: Facsimile draft (U.S. dollars only) ■ B: Best possible (U.S. dollars only) (default if the field has not already been configured for your merchant ID) <p>See "Settlement Delivery Methods," page 41.</p> | <p>ics_eCP_credit (Optional for Chase Paymentech Solutions and RBS WorldPay Atlanta. Not used for any other processor.)</p> <p>ics_eCP_debit (Optional for Chase Paymentech Solutions. Not used for any other processor.)</p> | String (1) |
| eCP_terminal_city | <p>City in which the terminal is located. If more than four alphanumeric characters are submitted, the transaction will be declined. You cannot include any special characters.</p> | <p>ics_eCP_credit</p> <p>ics_eCP_debit</p> <p>Optional but strongly recommended if your processor is Paymentech and you include eCP_sec_code with a value of POP.</p> | String (4) |
| eCP_terminal_state | <p>State in which the terminal is located. If more than two alphanumeric characters are submitted, the transaction will be declined. You cannot include any special characters.</p> | <p>ics_eCP_credit</p> <p>ics_eCP_debit</p> <p>Optional but strongly recommended if your processor is Paymentech and you include eCP_sec_code with a value of POP.</p> | String (2) |
| <p>1 Required for RBS WorldPay Atlanta for stand-alone and follow-on credits. Required only for stand-alone credits for all other processors.</p> | | | |

Table 12 Request-Level Fields (Continued)

| Field Name | Description | Used By: Required (R) or Optional (O) | Data Type & Length |
|---|---|--|--------------------------|
| ecp_verification_level | <p>Level of fraud screening. Possible values:</p> <ul style="list-style-type: none"> ■ 1: Validation—default if the field has not already been configured for your merchant ID ■ 2: Verification <p>For a description of this feature and a list of supported processors, see "Verification and Validation," page 23.</p> | ics_ecp_debit (Optional for Chase Paymentech Solutions and TeleCheck. Not used for any other processor.) | Non-negative integer (1) |
| grand_total_amount | <p>Grand total for the order. For more information about using offers or a grand total, see Getting Started with CyberSource Advanced for the SCMP API.</p> <p>RBS WorldPay Atlanta Required for debits and credits.</p> <p>All Other Processors You must include either this field or offerN: amount in your request for CyberSource ACH, Chase, and TeleCheck.</p> | ics_ecp_credit (See the field description.) ics_ecp_debit (See the field description.) | Decimal (15) |
| ics_applications | CyberSource to process for the request. At least one service must be specified. | Required for all services. | String (255) |
| link_to_request | Value that links the current request to a previous transaction. | ics_ecp_debit (O) | String (26) |
| merchant_descriptor | Merchant description that appears on the customer's bank statement. This field overrides the corresponding value in your CyberSource account. If you do not include this field in the request, CyberSource uses the company name from your merchant account. For a description of this feature, a list of supported processors, and special formatting requirements, see " Merchant Descriptors ," page 37. | ics_ecp_credit (O) ics_ecp_debit (O) | String (25) |
| <p>1 Required for RBS WorldPay Atlanta for stand-alone and follow-on credits. Required only for stand-alone credits for all other processors.</p> | | | |

Table 12 Request-Level Fields (Continued)

| Field Name | Description | Used By: Required (R) or Optional (O) | Data Type & Length |
|------------------------------|--|---|--|
| merchant_descriptor_alterate | Alternate information for your business. This API field overrides the company entry description value in your CyberSource account. This value might be displayed on the customer's account statement. When you do not include this value in your debit or credit request, CyberSource uses the company entry description from your CyberSource account. | ics_ecp_credit ics_ecp_debit (Optional for Wells Fargo ACH. Not used by any other processor.) | String with numbers, letters, and spaces only (10) |
| merchant_id | Your merchant ID. Use the same merchant ID for evaluation, testing, and production. | Required for all services. | String (30) |
| merchant_ref_number | Merchant-generated order reference or tracking number. For more information about tracking orders, see Getting Started with CyberSource Advanced for the SCMP API . | Required for all services. | String (50) |
| offer0...N | Offers for the request. At a minimum, offer0 must be included in the request. The offer-level fields are described in Table 13, page 58 . | ics_ecp_credit (See the field description.) ics_ecp_debit (See the field description.) | String (50) |
| partial_payment_id | Identifier for a partial payment or partial credit. The value for each debit request or credit request must be unique within the scope of the order. See " Multiple Partial Credits ," page 38 . | ics_ecp_credit (Optional for RBS WorldPay Atlanta. Not used for any other processor.) | String (60) |
| subscription_id | If you are using TMS or Recurring Billing and you include this value in your request, many of the fields that are normally required for a debit or credit become optional. See " Token Management Service ," page 39 , and " Recurring Billing ," page 40 . | ics_ecp_credit (O) ics_ecp_debit (O) | String (26) |
| timeout | Number of seconds the system waits before returning a timeout error. The default is 110 seconds. | ics_ecp_credit (O) ics_ecp_debit (O) | Positive integer (3) |
| void_request_id | The request ID of the debit or credit you want to void. | ics_void (R) | String (26) |

1 Required for RBS WorldPay Atlanta for stand-alone and follow-on credits. Required only for stand-alone credits for all other processors.

Offer-Level Fields

Table 13 Offer-Level Fields

| Field Name | Description | Used By: Required (R) or Optional (O) | Data Type & Length |
|--------------------------|---|--|--|
| amount | <p>Per-item price of the product. This value cannot be negative. You can include a decimal point (.) in this field, but you cannot include any other special characters. The amount is truncated at the request level to the correct number of decimal places.</p> <p>RBS WorldPay Atlanta Not used.</p> <p>All Other Processors You must include either this field or grand_total_amount in your request.</p> | <p>ics_ecp_credit (See the field description.)</p> <p>ics_ecp_debit (See the field description.)</p> | Decimal (15) |
| merchant_ product_sku | Product's identifier code. | <p>ics_ecp_credit (O)</p> <p>ics_ecp_debit (Not used for RBS WorldPay Atlanta. Optional for all other processors.)</p> | String (255) |
| product_code | Type of product. This value is used to determine the category that the product is in: electronic, handling, physical, service, or shipping. The default value is <code>default</code> . See Appendix C, "Product Codes," on page 67 for a list of valid values. | <p>ics_ecp_credit (O)</p> <p>ics_ecp_debit (Not used for RBS WorldPay Atlanta. Optional for all other processors.)</p> | String (255) |
| product_name | Name of the product. | <p>ics_ecp_credit (O)</p> <p>ics_ecp_debit (Not used for RBS WorldPay Atlanta. Optional for all other processors.)</p> | <p>TeleCheck: String (20)</p> <p>All other processors: String (30)</p> |
| quantity | Quantity of the product being purchased. The default value is 1. | <p>ics_ecp_credit (O)</p> <p>ics_ecp_debit (O)</p> | Non-negative integer (10) |

Table 13 Offer-Level Fields (Continued)

| Field Name | Description | Used By: Required (R) or Optional (O) | Data Type & Length |
|------------|--|--|-----------------------|
| tax_amount | <p>Total tax to apply to the product. This value cannot be negative. The tax amount and the offer amount must be in the same currency.</p> <p>The tax amount field is additive. The following example uses a two-exponent currency such as USD:</p> <p>1 You include the following offer lines in your request:</p> <pre>offer0=amount:10.00^quantity:1^ tax_amount:0.80 offer1=amount:20.00^quantity:1^ tax_amount:1.60</pre> <p>2 The total amount authorized will be 32.40, not 30.00 with 2.40 of tax included.</p> <p>If you want to include tax_amount and also request the ics_tax service, see Tax Calculation Service Using the SCMP API.</p> | <p>ics_ecp_credit (O)</p> <p>ics_ecp_debit (Not used for RBS WorldPay Atlanta. Optional for all other processors.)</p> | Decimal (15) |

Reply Fields

Table 14 Reply Fields

| Field Name | Description | Returned By | Data Type & Length |
|--|---|-------------------------------|--------------------|
| client_lib_version | Information about the client library used to request the transaction. | All Electronic Check Services | String (50) |
| currency | Currency used for the order. Possible values: <ul style="list-style-type: none"> ■ CAD: Canadian dollars (all processors except TeleCheck) ■ USD: U.S. dollars | All Electronic Check Services | String (5) |
| eCP_authenticate_checkpoint_summary | Information about the parameters sent in the authenticate message, which is described in "Check Point Summary Codes," page 72. | ics_eCP_authenticate | String (600) |
| eCP_authenticate_fraud_shield_indicators | Information about the fraud checks performed, which is described in "Fraud Shield Indicator Codes," page 82. | ics_eCP_authenticate | String (300) |
| eCP_authenticate_rcode | Indicates whether the service request was successful. Possible values: <ul style="list-style-type: none"> ■ -1: An error occurred. ■ 0: The request was declined. ■ 1: The request was successful. | ics_eCP_authenticate | Integer (1) |
| eCP_authenticate_ref_no | Reference number you use to reconcile CyberSource reports with processor reports. For more information about tracking orders, see Getting Started with CyberSource Advanced for the SCMP API. | ics_eCP_authenticate | String (60) |
| eCP_authenticate_rflag | Numeric value corresponding to the result of the overall request. | ics_eCP_authenticate | String (50) |
| eCP_authenticate_rmsg | Message that explains the reply flag eCP_credit_rflag . Do not display this message to your customer, and do not use this field to write an error handler. | ics_eCP_authenticate | String (255) |
| eCP_authenticate_request_time | Date and time when the service was requested. | ics_eCP_authenticate | String (20) |
| eCP_authenticate_response | Result code returned by the payment processor. | ics_eCP_authenticate | String (6) |
| eCP_credit_corrected_account_number | Corrected account number from the ACH verification service, which is described in "ACH Verification," page 28. | ics_eCP_credit | String (17) |

Table 14 Reply Fields (Continued)

| Field Name | Description | Returned By | Data Type & Length |
|-------------------------------------|---|----------------|--------------------|
| eep_credit_corrected_routing_number | Corrected account number from the ACH verification service, which is described in "ACH Verification," page 28 . | ics_eep_credit | String (9) |
| eep_credit_owner_merchant_id | Merchant ID that was used to create the subscription or token for which the service was requested. See subscription information in Recurring Billing Using the SCMP API . See token information in Token Management Service Using the SCMP API . | ics_eep_credit | String (30) |
| eep_credit_processor_trans_id | Transaction identifier or tracking ID returned by the payment processor. For more information about tracking orders, see Getting Started with CyberSource Advanced for the SCMP API . Wells Fargo ACH The value for this field is the same as the value for eep_ref_no . | ics_eep_credit | String (87) |
| eep_credit_rcode | Indicates whether the service request was successful. Possible values: <ul style="list-style-type: none">■ -1: An error occurred.■ 0: The request was declined.■ 1: The request was successful. | ics_eep_credit | Integer (1) |
| eep_credit_ref_no | Reference number for the transaction. Wells Fargo ACH CyberSource generates a unique transaction identifier. All Other Processors For some processors, you can use this value to reconcile your CyberSource reports with your processor reports. For more information about tracking orders, see Getting Started with CyberSource Advanced for the SCMP API . | ics_eep_credit | String (60) |
| eep_credit_result_code | Result code returned by the payment processor. | ics_eep_credit | String (6) |
| eep_credit_rflag | One-word description of the result of the ics_eep_credit request. | ics_eep_credit | String (50) |

Table 14 Reply Fields (Continued)

| Field Name | Description | Returned By | Data Type & Length |
|------------------------------------|--|----------------|--------------------|
| eep_credit_rmsg | Message that explains the reply flag eep_credit_rflag . Do not display this message to your customer, and do not use this field to write an error handler. | ics_eep_credit | String (255) |
| eep_credit_settlement_method | Method used to settle the credit. Possible values: <ul style="list-style-type: none"> ■ A: Automated Clearing House ■ B: Best possible ■ F: Facsimile | ics_eep_credit | String (1) |
| eep_credit_submit_time | Time credit was requested in UTC. See " Data Type Definitions ," page 46, for the field's format. | ics_eep_credit | Date and time (20) |
| eep_credit_total_amount | Total amount submitted to the payment processor. | ics_eep_credit | Decimal (15) |
| eep_credit_verification_code | Indicates the results from the ACH verification service, which is described in " ACH Verification ," page 28. For the possible values, see Appendix H, "Verification Codes," on page 83 . | ics_eep_credit | String (2) |
| eep_credit_verification_code_raw | Raw results from the ACH verification service, which is described in " ACH Verification ," page 28. For the possible values, see Appendix H, "Verification Codes," on page 83 . | ics_eep_credit | String (2) |
| eep_debit_corrected_account_number | Corrected account number from the ACH verification service, which is described in " ACH Verification ," page 24. | ics_eep_debit | String (17) |
| eep_debit_corrected_routing_number | Corrected account number from the ACH verification service, which is described in " ACH Verification ," page 24. | ics_eep_debit | String (9) |
| eep_debit_owner_merchant_id | Merchant ID that was used to create the subscription or token for which the service was requested. See subscription information in Recurring Billing Using the SCMP API . See token information in Token Management Service Using the SCMP API . | ics_eep_debit | String (30) |

Table 14 Reply Fields (Continued)

| Field Name | Description | Returned By | Data Type & Length |
|------------------------------|---|---------------|--------------------|
| eep_debit_processor_trans_id | Transaction identifier or tracking ID returned by the payment processor. For more information about tracking orders, see Getting Started with CyberSource Advanced for the SCMP API . Wells Fargo ACH The value for this field is the same as the value for eep_ref_no . | ics_eep_debit | String (87) |
| eep_debit_rcode | Indicates whether the service request was successful. Possible values: <ul style="list-style-type: none">■ -1: An error occurred.■ 0: The request was declined.■ 1: The request was successful. | ics_eep_debit | Integer (1) |
| eep_debit_ref_no | Reference number for the transaction. Wells Fargo ACH CyberSource generates a unique transaction identifier. All Other Processors For some processors, you can use this value to reconcile your CyberSource reports with your processor reports. For more information about tracking orders, see Getting Started with CyberSource Advanced for the SCMP API . | ics_eep_debit | String (60) |
| eep_debit_request_id | The request ID returned for debit or credit requests. See either " Deferred and Partial Payments ," page 34, or " Follow-On Credits and Stand-Alone Credits ," page 27. | ics_eep_debit | String (26) |
| eep_debit_result_code | Result code returned by the payment processor. | ics_eep_debit | String (6) |
| eep_debit_rflag | One-word description of the result of the ics_eep_debit request. | ics_eep_debit | String (50) |
| eep_debit_rmsg | Message that explains the reply flag eep_debit_rflag . Do not display this message to your customer, and do not use this field to write an error handler. | ics_eep_debit | String (255) |

Table 14 Reply Fields (Continued)

| Field Name | Description | Returned By | Data Type & Length |
|---------------------------------|--|-------------------------------|--------------------------|
| eep_debit_settlement_method | Method used to settle the debit. Possible values: <ul style="list-style-type: none"> ■ A: Automated Clearing House ■ B: Best possible ■ F: Facsimile | ics_eep_debit | String (1) |
| eep_debit_submit_time | Time debit was requested in UTC. See "Data Type Definitions," page 46 , for the field's format. | ics_eep_debit | Date and time (20) |
| eep_debit_total_amount | Total amount submitted to the payment processor. | ics_eep_debit | Decimal (15) |
| eep_debit_verification_code | Indicates the results from the ACH verification service, which is described in "ACH Verification," page 24 . For the possible values, see Appendix H, "Verification Codes," on page 83 . | ics_eep_debit | String (2) |
| eep_debit_verification_code_raw | Raw results from the ACH verification service, which is described in "ACH Verification," page 24 . For the possible values, see Appendix H, "Verification Codes," on page 83 . | ics_eep_debit | String (2) |
| eep_debit_verification_level | Level of screening for the request. Possible values: <ul style="list-style-type: none"> ■ 1: Validation ■ 2: Verification ■ 3: Guarantee | ics_eep_debit | Non-negative integer (1) |
| ics_rcode | One-digit code that indicates whether the entire request was successful. The field will contain one of the following values: <ul style="list-style-type: none"> ■ -1: An error occurred ■ 0: The request was declined ■ 1: The request was successful | All Electronic Check Services | Integer (1) |
| ics_rflag | One-word description of the result of the entire request. | All Electronic Check Services | String (50) |
| ics_rmsg | Message that explains the reply flag ics_rflag . Do not display this message to your customer, and do not use this field to write an error handler | All Electronic Check Services | String (255) |
| merchant_ref_number | 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 contain corrupted characters. | All Electronic Check Services | String (50) |

Table 14 Reply Fields (Continued)

| Field Name | Description | Returned By | Data Type & Length |
|------------------------|---|-------------------------------|--------------------|
| request_id | Identifier for the request generated by the client. | All Electronic Check Services | String (26) |
| void_rcode | One-digit code that indicates whether the ics_void request was successful. The field will contain one of the following values: <ul style="list-style-type: none"> ■ -1: An error occurred ■ 0: The request was declined ■ 1: The request was successful | ics_void | Integer (1) |
| void_rflag | One-word description of the result of the ics_void request. | ics_void | String (50) |
| void_rmsg | Message that explains the reply flag void_rflag . Do not display this message to your customer, and do not use this field to write an error handler. | ics_void | String (255) |
| void_void_amount | Total amount of the void. | ics_void | Decimal (15) |
| void_void_currency | Currency used for the order. Possible values: <ul style="list-style-type: none"> ■ CAD: Canadian dollars (all processors except TeleCheck) ■ USD: U.S. dollars | ics_void | String (5) |
| void_void_request_time | Time void was requested in UTC. See " Data Type Definitions ," page 46, for the field's format. | ics_void | Date and time (20) |

Examples

Example 5 Electronic Check Debit Request

```
bill_address1=900 Metro Center Blvd.  
bill_city=Foster City  
bill_country=US  
bill_state=CA  
bill_zip=94404  
currency=USD  
customer_email=jdoe@example.com  
customer_firstname=John  
customer_lastname=Doe  
customer_phone=650-432-7350  
ecp_account_no=4100  
ecp_account_type=c  
ecp_rdfi=071923284  
ics_applications=ics_ecp_debit  
merchant_id=infodev  
merchant_ref_number=15363553D21528F23162D3E3A  
offer0=amount:100.00
```

Example 6 Electronic Check Debit Reply

```
merchant_ref_number=15363553D21528F23162D3E3A  
currency=USD  
ecp_debit_rcode=1  
ecp_debit_ref_no=02RYXSPGCQH60NWA  
ecp_debit_result_code=123456  
ecp_debit_rflag=SOK  
ecp_debit_rmsg=Request was processed successfully.  
ecp_debit_settlement_method=A  
ecp_debit_submit_time=2003-03-16T234809Z  
ecp_debit_total_amount=100.00  
ecp_debit_verification_level=1  
ics_rcode=1  
ics_rflag=SOK  
ics_rmsg=Request was processed successfully.  
request_id=9980055975450167905139
```

Product Codes

The following table lists the values that you can use for the product code. Use the **product_code** request field to specify the product code.

Table 15 Product Codes

| Product Code | Definition |
|-----------------------|---|
| adult_content | Adult content. |
| coupon | Coupon applied to the entire order. |
| default | Default value for the product code. CyberSource uses <code>default</code> 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 | 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. |
| 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. |

Reply Flags

A reply flag is associated with an entire request or a specific service:

- **Entire request**—The flag is in the `ics_rflag` field with a message in the `ics_rmsg` field.
- **Individual service**—The flag is in the `<service>_rflag` with a message in the `<service>_rmsg` field.



CyberSource reserves the right to add new reply flags at any time. Your system must be able to process these new reply flags.

Table 16 Reply Flags

| Reply Flag | Description | Services That Can Return This Flag |
|------------------|--|---|
| DACHVERIFICATION | The routing number did not pass verification as described in "ACH Verification," page 24 , and "ACH Verification," page 28 . Possible action: (1) Ask your customer to contact their bank to get an ACH routing number. (2) Ask your customer to provide the routing number and account number for a different bank account if they have one. (3) Request a different form of payment. | <code>ics_ecp_credit</code> <code>ics_ecp_debit</code> |
| DCHECKREFUSED | The processor declined the transaction. | All Electronic Check Services |
| DINVALIDDATA | Data provided is not consistent with the request. For example, you requested a product with negative cost, or you tried to credit a debit that was previously voided. | All Electronic Check Services |
| DMISSINGFIELD | The request is missing a required field. | All Electronic Check Services |
| DNOTVOIDABLE | You cannot void the debit or credit because the information was already submitted to your processor. Or, you requested a void for a type of transaction that cannot be voided. | <code>ics_void</code> |
| DPAYMENTREFUSED | The processor declined the transaction. | All Electronic Check Services |

Table 16 Reply Flags (Continued)

| Reply Flag | Description | Services That Can Return This Flag |
|------------|---|------------------------------------|
| ESYSTEM | System error. You must design your transaction management system to include a way to correctly handle CyberSource system errors. Depending on which payment processor is handling the transaction, the error might indicate a valid CyberSource system error, or it might indicate a processor rejection because of some type of invalid data. In either case, CyberSource recommends that you do not design your system to endlessly retry sending a transaction in the case of a system error. See the documentation for your client for information about handling retries in the case of system errors. | All Electronic Check Services |
| ETIMEOUT | The request was received but there was a service timeout. To avoid duplicating the transaction, do not resend the request until you have reviewed the transaction status in the Business Center. See the documentation for your client for information about handling retries in the case of system errors. | All Electronic Check Services |
| SOK | Transaction was successful. | All Electronic Check Services |

NOC Codes

For more information, see ["Notifications of Change \(NOCs\)," page 20.](#)

Table 17 NOC Codes

| Code | Reason | Description | Required Action |
|-------------|---|--|---|
| C01 | Incorrect account number | The customer's bank account number is incorrect. | Correct all applicable records before submitting additional electronic check transactions for the customer. |
| C02 | Incorrect routing number | The bank's routing number is incorrect. | Correct all applicable records before submitting additional electronic check transactions for the customer. |
| C03 | Incorrect routing number and incorrect account number | The bank's routing number and the customer's bank account number are incorrect. | Correct all applicable records before submitting additional electronic check transactions for the customer. |
| C04 | Incorrect customer name | The customer name associated with the bank account is incorrect. | Correct all applicable records before submitting additional electronic check transactions for the customer. |
| C05 | Incorrect transaction code | The transaction was submitted to a specific type of account but includes a conflicting account type code (checking / savings). | Correct all applicable records before submitting additional electronic check transactions for the customer. |
| C06 | Incorrect account number and incorrect transaction code | The customer's bank account number is incorrect and the transaction was submitted to a specific type of account but includes a conflicting account type code (checking / savings). | Correct all applicable records before submitting additional electronic check transactions for the customer. |

Table 17 NOC Codes (Continued)

| Code | Reason | Description | Required Action |
|-------------|--|--|---|
| C07 | Incorrect routing number, incorrect account number, and incorrect transaction code | The bank's routing number and the customer's bank account number are incorrect. Additionally, the transaction was submitted to a specific type of account but includes a conflicting account type code (checking / savings). | Correct all applicable records before submitting additional electronic check transactions for the customer. |

Check Point Summary Codes

The check point summary is returned in **ecp_authenticate_checkpoint_summary** in the authenticate reply message. The check point summary provides information about the parameters sent in the authenticate request message. If no parameters are sent, no information is returned. The following tables describe the codes returned in the check point summary. For more information, see ["Authentication," page 32](#).

Primary Result Codes

Table 18 Primary Result Codes

| Code | Description |
|------|---|
| 00 | Data found for search request |
| 02 | Receive error |
| 03 | Link to load balancing failed |
| 04 | Converse allocation error |
| 05 | System busy |
| 06 | SYSID error |
| 08 | Term error |
| 12 | No search criteria specified, request ignored |
| 13 | Response level must be F, B, or blank |
| 15 | Match to full name only—PLC NS list |
| 16 | Match to last name and first initial—PLC NS list |
| 17 | Internal error—contact Help Desk |
| 18 | Internal error—contact Help Desk |
| 25 | System busy—try again later |
| 50 | Transaction timed out—contact Help Desk if problem persists |
| 51 | Poll error—contact Help Desk |
| 52 | Receive error—contact Help Desk |
| 53 | Create error—contact Help Desk |
| 54 | Connect error—contact Help Desk |

Table 18 Primary Result Codes (Continued)

| Code | Description |
|-------------|---|
| 55 | Send error—contact Help Desk |
| 56 | Link error—contact Help Desk |
| 57 | EBCDIC to ASCII convert failed—contact Help Desk |
| 58 | ASCII to EBCDIC convert failed—contact Help Desk |
| 59 | Response exceeds storage—contact Help Desk |
| 63 | Storage error during data parsing—contact Help Desk |
| 64 | Response data format invalid—contact Help Desk |
| 65 | Unable to allocate connection |
| 66 | System ID error |
| 67 | Connect/converse error |
| 68 | Checkpoint server dropped socket |
| 69 | Profile not on database |
| 70 | System change transaction fail (internal) |
| 71 | Name required but missing |
| 72 | Address required but missing |
| 75 | Audit number required but missing |
| 77 | Invalid audit number |
| 78 | Audit entry not a Checkpoint 2.0 request |
| 79 | Audit file not loaded |
| 80 | Server not available to process request |
| 81 | Error connecting to database |

Address Result Codes

The address result code (**AddrCode**) identifies the results found based on the address submitted.

Table 19 Address Result Codes

| Code | Description |
|-------------|--|
| A | Address ambiguous |
| B | Match to business name—residential address |
| BB | Match to business name—business address |
| BM | Match to business name—mixed-use address |
| E | Matching records exceed maximum defined on profile |

Table 19 Address Result Codes (Continued)

| Code | Description |
|------|---|
| H | House number not found on street |
| I | Incomplete or blank address |
| IV | Invalid address |
| N | No match to name—residential address |
| NA | Data not available |
| NB | No match to name—business address |
| NM | No match to name—mixed-use address |
| NP | Test not in profile |
| NS | Standardization database has expired—contact Help |
| R | Road name—city/ZIP mismatch |
| S | Match to last name—residential address |
| SB | Match to last name—business address |
| SM | Match to last name—mixed-use address |
| SX | Standardization database has expired—contact Help |
| T | City/state mismatch |
| U | Address unverifiable—not in database |
| UR | Address residential—name match unavailable |
| Y | Match to full name—residential address |
| YB | Match to full name—business address |
| YM | Match to full name—mixed-use address |
| Z | City/state—ZIP mismatch |
| 00 | Unknown message code—contact Help Desk |

Phone Codes

The phone code (**PhnCode**) identifies the results found based on the phone number submitted in the authenticate message.

Table 20 Phone Codes

| Code | Value |
|------|--|
| A | Match to address only—residential phone |
| AB | Match to address only—business phone |
| AM | Match to address only—mixed-use phone |
| B | Match to business name and address—residential phone |

Table 20 Phone Codes (Continued)

| Code | Value |
|-------------|--|
| BB | Match to business name and address—business phone |
| BM | Match to business name and address—mixed-use phone |
| C | Probable cellular phone |
| D | Match to business name—residential address |
| DB | Match to business name—business address |
| DM | Match to business name—mixed-use phone |
| E | Matching records exceed maximum defined on profile |
| F | Match to full name only—residential phone |
| FB | Match to full name only—business phone |
| FM | Match to full name only—mixed-use phone |
| H | Match to last name and address—residential phone |
| HB | Match to last name and address—business phone |
| HM | Match to last name and address—mixed-use phone |
| I | Phone is incorrect length |
| IA | Invalid area code |
| M | Phone missing (search information not received) |
| MA | Match to header data |
| N | No match to name or address—residential phone |
| NA | Data not available |
| NB | No match to name or address—business phone |
| NM | No match to name or address—mixed-use phone |
| NP | Test not in profile |
| P | Probable pager |
| S | Match to last name only—residential phone |
| SB | Match to last name only—business phone |
| SM | Match to last name only—mixed-use phone |
| U | Phone unverifiable—not in database |
| X | Prefix—ZIP mismatch |
| Y | Match to full name and address—residential phone |
| YB | Match to full name and address—business phone |
| YM | Match to full name and address—mixed-use phone |
| 00 | Unknown message code—contact Help Desk |

Address Type Codes

The address type code (**AddrTypeCode**) identifies the results found based on the address submitted.

Table 21 Address Type Codes

| Code | Value |
|------|--------------------------------|
| C | Single company |
| E | Test error |
| EB | Seasonal—business |
| EM | Seasonal—multi-family dwelling |
| EX | Seasonal—mixed use |
| M | Multi-family dwelling |
| N | No information available |
| NA | Data not available |
| NP | Test not in profile |
| O | Office building |
| P | Post office box |

Change of Address Codes

The change of address code (**COACode**) identifies the results found for a change of address check.

Table 22 Change of Address Codes

| Code | Value |
|------|---|
| C | Change of address information found |
| N | No change of address information found |
| NA | Data not available |
| NP | Test not in profile |
| U | Test not available |
| YA | A high risk business was identified at this address |
| 00 | Unknown message code—contact Help Desk |

Social Security Number Codes

The Social Security Number code (**SSNCode**) identifies the results found to verify the Social Security Number submitted.

Table 23 Social Security Number Codes

| Code | Value |
|------|---|
| A | Match to address only |
| D | Deceased—unable to verify name |
| DN | Deceased—no match to name |
| DS | Deceased—match to last name |
| DY | Deceased—match to full name |
| E | Matching records exceed maximum defined on profile |
| F | SSN format is invalid |
| FF | Match to first name and address—match performed using SSN finder |
| FY | Match to full name and address—match performed using SSN finder |
| I | SSN is incorrect length |
| M | SSN is missing |
| N | No match to name or address |
| NA | Data not available |
| NI | SSN not issued |
| NP | Test not in profile |
| NV | Header search not available in NV due to state law |
| P | Match to previous address only |
| S | Match to last name only |
| SA | Match to last name and address |
| V | Valid SSN—SSN not found |
| Y | Match to full name only |
| YA | Match to full name and address—match performed using SSN |
| YB | Match to full name and address—match performed using name and address |
| Z | SSN found—no last name entered |
| 00 | Unknown message code—contact Help Desk |

Address Unit Mismatch Codes

The address unit mismatch code (**AddrUnitMismatchCode**) identifies the expected unit for the address.

Table 24 Address Unit Mismatch Codes

| Code | Value |
|------|--|
| EU | Unit number is extra—not expected at this address |
| MU | Unit number is missing—expected at this address |
| WU | Unit number wrong—unit number does not match unit number at this address |

Phone Unit Mismatch Codes

The phone unit mismatch code (**PhnUnitMismatchCode**) identifies the expected unit for the address associated with the phone number.

Table 25 Phone Unit Mismatch Codes

| Code | Value |
|------|--|
| EU | Unit number is extra—not expected at this address |
| MU | Unit number is missing—expected at this address |
| WU | Unit number wrong—unit number does not match unit number at this address |

Driver's License Result Codes

The driver's license result code (**DLResultCode**) identifies the results found based on the driver's licenses information submitted.

Table 26 Driver's License Result Codes

| Code | Value |
|------|--|
| A | Match to address only |
| I | DL state and number format invalid |
| M | Driver license number not submitted on inquiry |
| N | No match to name or address |
| NA | Data not available for this state |
| NI | Input DL state and number not on file |
| NP | Test not in profile |

Table 26 Driver's License Result Codes (Continued)

| Code | Value |
|------|--|
| S | Match to last name only |
| SA | Match to last name and address |
| V | Valid DL state and number—name match not available |
| Y | Match to full name only |

Date of Birth Match Codes

The date of birth match code (**DateOfBirthMatch**) identifies the results found based on the date of birth information submitted.

Table 27 Date of Birth Match Codes

| Code | Value |
|------|--|
| 1 | Match |
| 2 | Partial match |
| 3 | No match |
| 4 | Not on file |
| 5 | SSN not on file; search cannot be done |
| 6 | DOB not provided on search request |
| 7 | Invalid DOB format |

High Risk Address Codes

The high risk address code (**HighRiskAddrCode**) identifies any high risk address information that is associated with the address information submitted.

Table 28 High Risk Address Codes

| Parameter | Value |
|-----------|---|
| N | No address high risk information found |
| NP | Test not in profile |
| YA | A high risk business was identified at this address |

High Risk Phone Codes

The high risk phone code (**HighRiskPhnCode**) identifies any high risk phone number information that is associated with the phone number information submitted.

Table 29 High Risk Phone Codes

| Code | Values |
|------|---|
| N | No address high risk information found |
| NP | Test not in profile |
| YA | A high risk business was identified at this address |

OFAC Validation Results Codes

The OFAC validation results code (**OFACValidationResult**) identifies whether the information submitted in the request is on the OFAC list and specifies which pieces of information are present on the OFAC list if there is a match.

Table 30 OFAC Validation Results Codes

| Code | Value |
|------|--|
| 1 | No match |
| 2 | Match to full name only |
| 3 | Match to SSN only |
| 4 | Match to name and SSN |
| 5 | Match to name and DOB |
| 6 | Match to name and YOB |
| 7 | Match to SSN and DOB |
| 8 | Match to SSN and YOB |
| 9 | Match to name, SSN, and DOB |
| 10 | Match to name, SSN, and YOB |
| 11 | Match to company name only |
| 12 | Match to company address only |
| 13 | Match to company name and address |
| 14 | Match to last name and first name |
| 15 | Match to full name only—PLC NS list |
| 16 | Match to last name and first initial—PLC NS list |

Address Residential Match Codes

The address residential match code is a number (0000 through 9999) that identifies the number of residential records that matched the address given during address verification.

Address Business Match Codes

The address business match code is a number (0000 through 9999) that identifies the number of business records that matched the address given during address verification.

Phone Number Residential Match Codes

The phone number residential match code is a number (0000 through 9999) that identifies the number of residential records that matched the phone number given during address verification.

Phone Number Business Match Codes

The phone number business match code is a number (0000 through 9999) that identifies the number of business records that matched the phone number given during address verification.

Fraud Shield Indicator Codes

The fraud shield indicators are returned in `ecp_authenticate_fraud_shield_indicators` in the authenticate reply message. The fraud shield indicators provide consumer fraud information. This information is used to protect you against fraudulent transactions. However, no fraud check is perfect, and fraudulent activity is always possible. The following table describes the codes returned in the fraud shield indicator value. For more information, see ["Authentication," page 32](#).

Table 31 Fraud Shield Indicator Codes

| Code | Description |
|------|--|
| FS01 | Inquiry/online current address conflict |
| FS02 | Inquiry address first reported within 90 days |
| FS03 | Inquiry current address not on file |
| FS04 | Input SSN not issued as of MM/YY |
| FS05 | Input SSN recorded as deceased |
| FS06 | Inquiry age newer than SSN issue date |
| FS10 | INQ: type of high risk address |
| FS11 | INQ: non-residential address |
| FS13 | High probability SSN belongs to another person |
| FS14 | Input SSN invalid |
| FS15 | INQ: address reported cautious |
| FS16 | FILE: type of high risk address |
| FS17 | FILE: non-residential address |
| FS18 | FILE: reported cautious |
| FS21 | Telephone number inconsistent with address |
| FS25 | Best on file SSN recorded as deceased |
| FS26 | Best on file SSN not issued as of MM/YY |
| FS27 | SSN reported more frequently for another |

Verification Codes

Verification codes indicate the results of ACH verification and are returned in the following fields. For a description of ACH verification for debits, see ["ACH Verification," page 24](#). For a description of ACH verification for credits, see ["ACH Verification," page 28](#).

Table 32 Reply Fields for Verification Codes

| Service | Mapped Value | Raw Value |
|----------------|------------------------------|----------------------------------|
| ics_ecp_debit | ecp_debit_verification_code | ecp_debit_verification_code_raw |
| ics_ecp_credit | ecp_credit_verification_code | ecp_credit_verification_code_raw |

Mapped Verification Codes

Table 33 Mapped Verification Codes

| Code | Description |
|------|--|
| 00 | Success: account number and routing number are OK. |
| 01 | Success: account number was corrected; routing number is OK. |
| 02 | Success: routing number was corrected; account number is OK. |
| 03 | Success: account number and routing number were corrected. |
| 04 | Declined: routing number did not pass verification. |
| 98 | Unavailable: unable to perform ACH verification. |
| 99 | Invalid: response from ACH verification is invalid. |

Raw Verification Codes

Table 34 Raw Verification Codes

| Code | Description |
|-------------|--|
| 1 | Accepted: routing number is valid. Account number is valid. |
| 2 | Accepted: routing number is valid. Account number is invalid; use corrected account number. |
| 3 | Accepted: routing number is valid. Account number is valid. |
| 4 | Accepted: routing number is valid. Account number structure not recognized; account may be valid. |
| 5 | Accepted: routing number is not usable for ACH; use corrected routing number. Account number is valid. |
| 6 | Accepted: routing number is not usable for ACH; use corrected routing number. Account number is invalid; use corrected account number. |
| 7 | Accepted: routing number is not usable for ACH; use corrected routing number. Account number is valid. |
| 8 | Accepted: routing number is not usable for ACH; use corrected routing number. Account number structure not recognized; account may be valid. |
| 9 | Declined: routing number is not usable for ACH; no corrected routing number available. |
| 10 | Declined: routing number not found. |
| 11 | Declined: invalid routing number. |

SEC Codes

The **ecp_sec_code** field specifies the authorization method for the transaction. Possible values:

- **ARC**: account receivable conversion—supports the conversion of checks received via U.S. mail into a merchant’s unattended lock box. This value is used only by Paymentech. ARC is not supported in Canada. Contact your Paymentech representative to ensure that your address city field has been set up.
- **CCD**: corporate cash disbursement—a charge or credit against a business checking account. You can use one-time or recurring CCD transactions to transfer funds to or from a corporate entity. A standing authorization is required for recurring transactions. For CyberSource ACH Service, CCD is the default for **ics_ecp_credit** if no value is set for **ecp_sec_code**.
- **POP**: point of purchase conversion—supports single entry debits used at the point of purchase. This value is used only by Paymentech. POP is not supported in Canada. Contact your Paymentech representative to ensure that your address city field has been set up. If you submit **ecp_sec_code** with a value of **POP**, we strongly recommend that you also submit **ecp_terminal_city** and **ecp_terminal_state**. If you submit **ecp_terminal_city** and **ecp_terminal_state** in a transaction and you wish to perform a follow-on transaction, you must resubmit them with the follow-on transaction. For more information, see ["Request-Level Fields," page 47](#).
- **PPD**: prearranged payment and deposit entry—a charge or credit against a personal checking or savings account. You can originate a PPD entry only when the payment and deposit terms between you and the customer are prearranged. A written authorization from the customer is required for one-time transactions, and a written standing authorization is required for recurring transactions. For CyberSource ACH Service, PPD is the default for **ics_ecp_debit** if no value is set for **ecp_sec_code**.
- **TEL**: telephone-initiated entry—a one-time charge against a personal checking or savings account. You can originate a TEL entry only when there is a business relationship between you and the customer or when the customer initiates a telephone call to you. For a TEL entry, you must obtain a payment authorization from the customer over the telephone. Only the CyberSource ACH processor supports recurring telephone-initiated debits and credits. For CyberSource ACH Service, if the E-commerce Indicator for the Virtual Terminal is MOTO, the value of **ecp_sec_code** will default to TEL.

- **WEB**: internet-initiated entry—a charge against a personal checking or savings account. You can originate a one-time or recurring WEB entry when the customer initiates the transaction over the Internet. For a WEB entry, you must obtain payment authorization from the customer over the Internet. For CyberSource ACH Service, if the e-commerce indicator for the Virtual Terminal is not set to MOTO, then the value of **eCP_sec_code** will default to WEB.

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