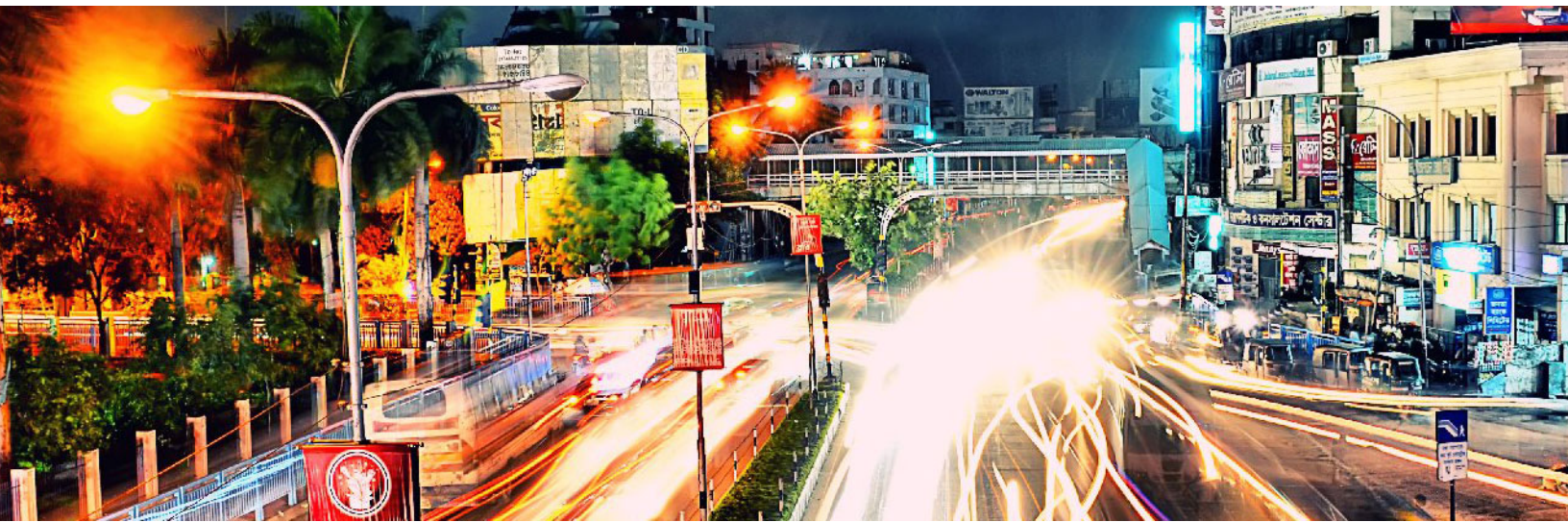


Masterpass

Using the Simple Order API



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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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Recent Revisions to This Document

Release	Changes
May 2020	<p>Updated the authorization request. See "Authorization with Masterpass Data," page 12.</p> <p>Added a request field. See ccAuthService_run, page 16.</p> <p>Updated Example 3, "Masterpass Authorization Request," on page 19.</p>
October 2019	<p>Updated Business Center enrollment procedure. See "Enrolling in Masterpass," page 11.</p>
June 2019	<p>Changed the name of <i>Mastercard SecureCode</i> to <i>Mastercard Identity Check</i>.</p>
April 2018	<p>This revision contains only editorial changes and no technical updates.</p>
March 2018	<p>Moved content from the "Masterpass Process" section into the section "How Masterpass and CyberSource Work Together." See "How Masterpass and CyberSource Work Together," page 10.</p> <p>Added "Authorization with Masterpass Data." See "Authorization with Masterpass Data," page 12.</p> <p>Added four XML examples to "Examples," page 18.</p>
January 2018	<p>Initial release.</p>

About This Guide

Audience and Purpose

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

Implementing CyberSource services requires software development skills. You must write code that uses the API request and reply fields to integrate the CyberSource 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.



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

The following text conventions are used in this document:

Convention	Usage
bold	Field and service names in text; for example: Include the getMasterpassDataService_run field.
screen text	<ul style="list-style-type: none"> ■ XML elements ■ Code examples ■ Values for API fields; for example: Set the ccAuthService_run field to <code>true</code>.

Related Documentation

CyberSource Documents

- *Getting Started with CyberSource Advanced for the Simple Order API* ([PDF](#) | [HTML](#))
- *Credit Card Services Using the Simple Order API* ([PDF](#) | [HTML](#))
- *Payer Authentication Using the Simple Order API* ([PDF](#) | [HTML](#))

Refer to the Support Center for complete CyberSource technical documentation:

http://www.cybersource.com/support_center/support_documentation

Masterpass Documents

- [Masterpass Merchant Integration](#), Version 7—Masterpass documentation page to get started embedding Masterpass into your web and mobile shopping experiences.
- [Branding](#)—Masterpass page for integrating the Masterpass button URLs and Masterpass mark URLs.
- [Masterpass Branding Requirements](#)—Masterpass page intended to ensure that merchants, service providers, and their developers appropriately integrate Masterpass' branding in their checkout environment.
- [Masterpass Digital Assets](#)—Masterpass page that describes all the different digital assets available for merchants and service providers to integrate Masterpass into their consumer shopping experience.

Customer Support

For support information about any CyberSource service, visit the Support Center:

<http://www.cybersource.com/support>

Integrating Masterpass into Your System

Requirements

- You must have a CyberSource account. If you do not already have a CyberSource account, contact your local CyberSource sales representative to inquire about Masterpass eligibility and enrollment:
<http://www.cybersource.com/locations/>
- You must contact CyberSource Customer Support to have your account configured for Masterpass.
- CyberSource Business Center account.
- When you use the Simple Order API in XML format, you must use XML schema version 1.143 or later to implement Masterpass.
- You must be familiar with the CyberSource credit card services as described in [Credit Card Services Using the Simple Order API](#).
- If you are including payer authentication in your Masterpass implementation, you must be familiar with those services as described in [Payer Authentication Using the Simple Order API](#).



You must disable the CyberSource Address Verification System (AVS) checks. To disable AVS checks for authorization requests, contact CyberSource technical support. You can obtain the customer's first name and last name during your web site's checkout process. You can provide the customer's first name and last name in the authorization request.

Supported Countries

For a list of the countries and associated currencies from which Masterpass payments are accepted, refer to [Appendix D, "Supported Countries, Regions, and Payment Currencies," on page 24](#).

Using the CyberSource API to Access Masterpass

With Masterpass, the customer passes Masterpass transaction identifiers instead of payment information. When you request an authorization, pass the following parameters:

- `wallet_orderID`: set the field value to the Masterpass `oAuthToken` received in the Masterpass button response payload (see <http://oauth.net>). When checkout is complete, the Masterpass platform sends its response to the callback URL defined in your profile. This value is passed in either the query parameter or the response.
- `wallet_merchantReferenceID`: this field contains the unique cart ID value that you use in your code to initiate the Masterpass button. For more information about the Masterpass cart ID, see <http://developer.mastercard.com>.

Payment Flow

Figure 1 Masterpass Payment Flow



- 1 Your web site integrates directly with Masterpass and displays a Masterpass button that you display on your checkout page. This button captures the Masterpass callback response.
- 2 When a customer chooses the Masterpass button at checkout, it interacts with the Masterpass wallet service and provides a response payload containing unique Masterpass IDs to the redirect URL.

- 3 Masterpass passes the transaction ID and checkout data to your order management system.
- 4 **Optional:** you request the GET Masterpass data service, which retrieves Masterpass payment data. You can display the retrieved data to help the customer confirm the purchase. See "[Retrieving Masterpass Data](#)," page 12.

The retrieved data does not include the payment account number (PAN) unless your Masterpass account is configured to receive the PAN. During Masterpass enrollment, you can choose to receive PAN data when you request the GET Masterpass data service. You must agree to handle the PAN data in compliance with the Payment Card Industry Data Security Standard (PCI-DSS).
- 5 You send a credit card authorization request to CyberSource. Instead of including payment information in the authorization request, you include the Masterpass wallet order ID and wallet merchant reference ID. The wallet order ID is a reply field contained in the response. The merchant reference ID is defined when a customer activates the Masterpass button.
- 6 At various times in the transaction cycle, you can notify the customer about the transaction status.

How Masterpass and CyberSource Work Together

The Masterpass onboarding process is integrated into the CyberSource Business Center, which makes it easy for you to accept Masterpass as a payment option. CyberSource provides the following services to assist with your Masterpass integration:

- GET Masterpass data: this service retrieves Masterpass data using Masterpass identifiers included in their Masterpass button response payload in the form of a callback URL. The callback URL contains parameters that you must include in the authorization request (see <https://developer.mastercard.com/page/masterpass-checkout-faqs>). This service retrieves data to display to the customer during checkout.
- Authorization: this service enables you to send an authorization request to your processor using Masterpass transaction identifiers.

The following sequence outlines how Masterpass and CyberSource work together.

- 1 A cardholder goes to your web site to place an order and chooses Masterpass as the payment option. For details about this step, contact your CyberSource sales representative.
- 2 The cardholder logs in to Masterpass and chooses a form of payment and a shipping location.

- 3 **Optional:** Masterpass performs 3D Secure (Mastercard Identity Check) to authenticate the cardholder.
- 4 Masterpass responds with the transaction ID (see [wallet_xid](#), page 17).
- 5 **Optional:** you request the GET Masterpass data service. See "[Retrieving Masterpass Data](#)," page 12.



If you use this option, you cannot request the CyberSource authorization service as specified in [Step 6](#).

- 6 You request the CyberSource authorization service providing the Masterpass transaction ID instead of payment credentials. See "[Authorization with Masterpass Data](#)," page 12.
- 7 CyberSource obtains the payment data directly from Masterpass and authorizes the transaction.

Enrolling in Masterpass

To enroll in Masterpass:

- Step 1** Log in to the Business Center:
<https://ebc2.cybersource.com/ebc2/>
- Step 2** On the left navigation pane, click the **Payment Configuration** icon.
- Step 3** Click **Digital Payment Solutions**. The Digital Payments page appears.
- Step 4** Click **Configure**. The Masterpass Registration panel opens.
- Step 5** Review and accept the Masterpass Operating Rules, and then click **Agree and Create Account**.
- Step 6** Provide your merchant details and any additional security options that you want to enable.
- Step 7** Click **Enroll Merchant**. The Enrollment Details panel opens.



You must keep your own copy of the Masterpass checkout ID in a safe place. You are responsible for maintaining adequate security and control of your Masterpass checkout ID.

Retrieving Masterpass Data

The GET Masterpass data service enables you to retrieve the Masterpass data (except the PAN, unless your account is configured to receive it). You can display the data to help the customer confirm the purchase.

To create a GET Masterpass data service request:

- Step 1** Set the `getMasterpassDataService_run` field to `true`.
- Step 2** Do not include any other CyberSource services in the request.
- Step 3** Include the following required fields in the request:
- `getMasterpassDataService_run`
 - `merchantID`
 - `merchantReferenceCode`
 - `paymentSolution`
 - `wallet_orderID`
 - `wallet_merchantReferenceID`

See [Appendix A, "API Fields," on page 14](#) for:

- Descriptions of these required request fields
 - Descriptions of all reply fields
-

Authorization with Masterpass Data

When you request the CyberSource authorization service, include Masterpass identifiers instead of payment information.

The following fields are required:

- `ccAuthService_run`—set to `true`
- `merchantID`
- `merchantReferenceCode`
- `paymentSolution`—set to `005`
- `purchaseTotals_currency`
- `purchaseTotals_grandTotalAmount`
- `wallet_merchantReferenceID`
- `wallet_orderID`

The following field values are obtained from the Masterpass payment request.

- `wallet_orderID`—taken from the Masterpass `oAuthToken` field.
- `wallet_merchantReferenceID`—taken from the Masterpass cart ID.

For descriptions of request fields, see ["API Fields," page 14](#).

For descriptions of request fields unavailable in this guide, see [Credit Card Services Using the Simple Order API](#).

Using 3D Secure with Masterpass

To integrate payer authentication using the Simple Order API, see:

- [Credit Card Services Using the Simple Order API](#)
- [Payer Authentication Using the Simple Order API](#)

Using Decision Manager with Masterpass

While the Masterpass response contains many of the fields necessary to run Decision Manager, the Masterpass response does not contain the following essential Decision Manager fields:

- Device fingerprint
- True IP address

You must capture these fields independently.

Credentials-on-File

Masterpass does not automatically support credentials-on-file (COF) transactions. Contact your CyberSource representative to initiate a Masterpass review for authorization to proceed with a COF solution.

API Fields

Formatting Restrictions

Unless otherwise noted, all field names are case sensitive and all fields accept special characters such as @, #, and %.



The values of the **item_#_** fields must not contain carets (^) or colons (:) because these characters are reserved for use by the CyberSource services.

Values for request-level and item-level fields must not contain new lines or carriage returns. However, they can contain embedded spaces and any other printable characters. CyberSource removes all leading and trailing spaces.

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 1 Data Type Definitions

Data Type	Description
Date and time	Format is YYYY-MM-DDThh:mm:ssZ, 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 2020-01-11T22:47:57Z equals January 11, 2020, at 22:47:57 (10:47:57 p.m.).</p>
Integer	Whole number {..., -3, -2, -1, 0, 1, 2, 3, ...}
String	Sequence of letters, numbers, spaces, and special characters

Request Fields

Table 2 Request Fields for the GET Masterpass Data Service

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
wallet_ merchantReferenceID	Reference number that you provided to Masterpass. The only special character allowed is a hyphen (-).	ccAuthService (R) getMasterpassData Service	String (100)
wallet_orderID	Order identifier generated by Masterpass.	ccAuthService (R) getMasterpassData Service	String (100)

Reply Fields

The GET Masterpass data service returns all the data to you, except the PAN, unless your account is configured to receive it.

Table 3 Reply Fields for the GET Masterpass Data Service

Field	Description	Data Type & Length
billTo_city	City in the billing address.	String (50)
billTo_country	Country in the billing address. For the possible values, see ISO Standard Country Codes .	String (2)
billTo_name	Customer name as displayed on their card.	String (50)
billTo_postalCode	Postal code in the billing address.	String (10)
billTo_state	State or province in the billing address. For the possible values, see State, Province, and Territory Codes for the United States and Canada .	String (2)
billTo_street1	First line of the street address in the billing address as it appears on the credit card issuer's records.	String (60)
billTo_street2	Additional address information in the billing address.	String (60)
billTo_street3	Additional address information in the billing address.	String (60)
billTo_street4	Additional address information in the billing address.	String (60)
billTo_street5	Additional address information in the billing address.	String (60)
card_accountNumber	Credit card number that the customer used during the interaction with Masterpass. Your Masterpass account must be configured for you to use this field. This value will be received only if you receive PAN information.	String (19)

Table 3 Reply Fields for the GET Masterpass Data Service (Continued)

Field	Description	Data Type & Length
card_cardType	Displays the three-digit CYBS card type value associated with the card type name.	String (25)
card_cardTypeName	The card brand name associated with the customer's card number as provided by Masterpass.	String (25)
card_suffix	Credit card suffix. This value is the last four digits of the customer's account number. You can use this value on the receipt that you give to the customer.	String with numbers only (4)
ccAuthService_run	Whether to include the authorization service in a request. Possible values: <ul style="list-style-type: none"> ■ <code>true</code>: Include the service in the request. ■ <code>false</code> (default): Do not include the service in the request. 	String (5)
customer_expirationMonth	Card's expiration month in MM format as provided by Masterpass.	Integer (2)
customer_expirationYear	Card's expiration month in YYYY format as provided by Masterpass.	Integer (4)
paymentAccountReference	Payment account reference associated with the card.	String (32)
paymentNetworkMerchantID	Merchant ID assigned by the payment card company.	String (6)
paymentNetworkToken_requestorId	Token requester ID of the token.	String (11)
shipTo_city	City of the customer's shipping address.	String (10)
shipTo_country	Country of the shipping address. For the possible values, see ISO Standard Country Codes .	String (2)
shipTo_postalCode	Postal code of the shipping address. Consists of 5 to 9 digits.	String (10)
shipTo_state	State or province of the shipping address. For the possible values, see State, Province, and Territory Codes for the United States and Canada .	String (2)
shipTo_street1	Additional address information in the billing address.	String (60)
shipTo_street2	Additional address information in the billing address.	String (60)
shipTo_street3	Additional address information in the billing address.	String (60)
shipTo_street4	Additional address information in the billing address.	String (60)*
shipTo_street5	Additional address information in the billing address.	String (60)
wallet_aav	Account authentication value (AAV). For Visa transactions, this value is referred to as the customer authentication verification value (CAVV). For Mastercard transactions, this value is referred to as the universal customer authentication field (UCAF).	String (255)

Table 3 Reply Fields for the GET Masterpass Data Service (Continued)

Field	Description	Data Type & Length
wallet_authenticationMethod	Method used by the wallet provider to authenticate the customer. Possible values: <ul style="list-style-type: none"> 3DS: The customer was authenticated using 3D Secure. No authentication: The customer was not authenticated. 	String (17)
wallet_cardEnrollmentMethod	Enrollment method used to add the card to the wallet. Possible values: <ul style="list-style-type: none"> 3DS Manual: Customer enrolled the card manually. 3D Secure authentication was performed during enrollment. Direct Provisioned: Issuer enrolled the card. Manual: Customer enrolled the card manually. 3D Secure authentication was not performed during enrollment. NFC Tap: Customer enrolled the card by tapping the card at an NFC terminal. (This value is not supported by CyberSource at this time). 	String (25)
wallet_eciRaw	Raw e-commerce indicator (ECI). Possible values: <ul style="list-style-type: none"> 01: Mastercard: incomplete authentication. 02: Mastercard: successful authentication 05: Visa, American Express, JCB, and Diners Club: successful authentication. 06: Visa, American Express, JCB, and Diners Club: authentication attempted. 	String (2)
wallet_paresStatus	Payer authentication response status. Possible values: <ul style="list-style-type: none"> A: Proof of authentication attempt was generated. N: Customer failed or canceled authentication. Transaction denied. U: Authentication not completed regardless of the reason. Y: Customer was successfully authenticated. 	String (1)
wallet_type	Type of Masterpass wallet.	String (3)
wallet_userPhone	Customer phone number associated with the wallet. <p>Note This number might not be the same as the phone number associated with the card account.</p>	String (15)
wallet_veresEnrolled	Verification response enrollment status. Possible values: <ul style="list-style-type: none"> N: Card is not enrolled. U: Unable to determine whether the card is enrolled. Y: Card is enrolled. 	String (1)
wallet_xid	Transaction identifier (XID).	String (255)

Examples

Name-Value Pair Examples

Example 1 GET Masterpass Data Request

```
wallet_merchantReferenceID=1efed583-1824-436a-869f-286ebdb22ae4
wallet_orderID=7ee4b76fe5837a3b939583ab3153769b14each35
paymentSolution=005
getMasterpassDataService_run=true
merchantID=masterpass_fdiglobal
merchantReferenceCode=TC143799_1
```

Example 2 GET Masterpass Data Reply

```

requestID=5162647857316001301540
merchantReferenceCode=TC143799_1
reasonCode=100
card_cardTypeName=MasterCard
card_accountNumber=5XXXXXXXXXXXXXXXXX
card_cardType=002
customer_expirationMonth=12
customer_expirationYear=2021
wallet_type=101
wallet_authenticationMethod=NO AUTHENTICATION
wallet_userPhone=6508675309
billTo_firstName=Richard
billTo_lastName=Deckard
billTo_street1=street1
billTo_street2=street2
billTo_city=Topeka
billTo_state=KA
billTo_postalCode=094404
billTo_country=US
shipTo_firstName=Richard
shipTo_lastName=Deckard
shipTo_street1=street1
shipTo_street2=stree2
shipTo_city=Topeka
shipTo_state=KA
shipTo_postalCode=094404
shipTo_country=US

```

Example 3 Masterpass Authorization Request

```

wallet_merchantReferenceID=1efed583-1824-436a-869f-286ebdb22ae4
wallet_orderID=cc459bc58fce5e503e5b6e885ffb51850f6a8630
purchaseTotals_currency=usd
paymentSolution=005
purchaseTotals_grandTotalAmount=0.1
ccAuthService_run=true
merchantID=masterpass_fdiglobal
merchantReferenceCode=FITFDG21111

```

Example 4 Masterpass Authorization Reply

```

requestID=5163426413066197701540
decision=ACCEPT
reasonCode=100
merchantReferenceCode=FITFDG21111
purchaseTotals_currency=USD
ccAuthReply_reasonCode=100
ccAuthReply_amount=0.10
ccAuthReply_accountBalance=99.90
ccAuthReply_authorizationCode=831000
ccAuthReply_avsCodeRaw=A
ccAuthReply_processorResponse=000

```

XML Examples**Example 5 GET Masterpass Data Request**

```

<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.143">
  <merchantID>Foster_City_Flowers</merchantID>
  <merchantReferenceCode>123456</merchantReferenceCode>
  <paymentSolution>005</paymentSolution>
  <wallet>
    <orderID>335161017227386762</orderID>
    <merchantReferenceID>672367326723673</ merchantReferenceID>
  </wallet>
  <getMasterpassDataService_run="true"/>
</requestMessage>

```

Example 6 GET Masterpass Data Reply

```

<replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.105">
<card>
  <cardTypeName>VISA</cardTypeName>
  <cardType>001/></cardType>
  <accountNumber>4000000000000001</accountNumber>
</card>
<customer>
  <expirationMonth>12</expirationMonth>
  <expirationYear>2020</expirationYear>
</customer>
<billTo>
  <name>Connor MacLeod</name>
  <city>Foster City</city>
  <country>US</country>
  <state>CA</state>
  <street1>12, Metro Center</street1>
  <street2>Metro center boulevard</street2>
  <street3>street2</street3>
  <street4>street4</street4>
  <street5>street5</street5>
  <postalCode>94030</postalCode>
</billTo>
<shipTo>
  <city>Foster City</city>
  <country>US</country>
  <state>CA</state>
  <street1>12, Metro Center</street1>
  <street2>Metro center boulevard</street2>
  <street3>street2</street3>
  <street4>street4</street4>
  <street5>street5</street5>
  <postalCode>94030</postalCode>
</shipTo>
<wallet>
  <type>001</type>
  <userPhone>2062134567</userPhone>
  <avv>12345678907654312345</avv>
  <eciRaw>5</eciRaw>
  <xid>12345678907654312345</xid>
  <authenticationMethod>No authentication</authenticationMethod>
  <cardEnrollmentMethod>Manual</cardEnrollmentMethod>
  <paresStatus>Y</paresStatus>
  <veresEnrolled>N</veresEnrolled>
</wallet>
<paymentNetworkMerchantID>3782828</paymentNetworkMerchantID>
</replyMessage>

```

Example 7 Masterpass Authorization Request

```

<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.143">
  <merchantID>Foster_City_Flowers</merchantID>
  <merchantReferenceCode>123456</merchantReferenceCode>
  <purchaseTotals>
    <currency>USD</currency>
    <grandTotalAmount>25.00</grandTotalAmount>
  </purchaseTotals>
  <ccAuthService_run="true"/>
  <paymentSolution>005</paymentSolution>
  <wallet>
    <orderID>335161017227386762</orderID>
    <merchantReferenceID>672367326723673</ merchantReferenceID>
  </wallet>
</requestMessage>

```

Example 8 Masterpass Authorization Reply

```

<replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.143">
  <merchantReferenceCode>123456</merchantReferenceCode>
  <requestID>4068437426340172492292</requestID>
  <decision>ACCEPT</decision>
  <reasonCode>100</reasonCode>
  <purchaseTotals>
    <currency>USD</currency>
  </purchaseTotals>
  <ccAuthReply>
    <reasonCode>100</reasonCode>
    <amount>25.00</amount>
    <authorizationCode>831000</authorizationCode>
    <avsCode>Y</avsCode>
    <avsCodeRaw>Y</avsCodeRaw>
    <processorResponse>00</processorResponse>
  </ccAuthReply>
</replyMessage>

```

Reason Codes

Table 3 lists the reason codes returned by the Simple Order API for the GET Masterpass data service. See [Getting Started with CyberSource Advanced for the Simple Order API](#) for a discussion of replies, decisions, and reason codes.



Because CyberSource can add reply fields and reason codes at any time:

- You must parse the reply data according to the names of the fields instead of the field order in the reply. For more information about parsing reply fields, see the documentation for your client.
 - Your error handler should be able to process new reason codes without problems.
 - Your error handler should use the **decision** field to determine the result if it receives a reason code that it does not recognize.
-

Table 4 Reason Codes

Reason Code	Description
100	Successful transaction.
150	General system failure. See the documentation for your CyberSource client for information about handling retries in the case of system errors.

Supported Countries, Regions, and Payment Currencies

The following table identifies the countries, regions, and associated currencies from which payments are accepted:

Country or Region	Currency	Code
Argentina	Argentine peso	ARS
Australia	Australian dollar	AUD
Brazil	Brazilian real	BRL
Canada	Canadian dollar	CAD
Chile	Chilean peso	CLP
China Mainland	Chinese yuan renminbi	CNY
Colombia	Columbian peso	COP
France	Euro	EUR
Hong Kong	Hong Kong dollar	HKD
India	Indian rupee	INR
Ireland	Euro	EUR
Malaysia	Malaysian ringgit	MYR
Mexico	Mexican peso	MXN
New Zealand	New Zealand dollar	NZD
Peru	Peruvian nuevo sol	PEN
Poland	Euro	EUR
Singapore	Singapore dollar	SGD
South Africa	South African rand	ZAR
Spain	Euro	EUR
United Arab Emirates	United Arab Emirates dirham	AED
United Kingdom	British pound sterling	GBP
United States of America	United States dollar	USD