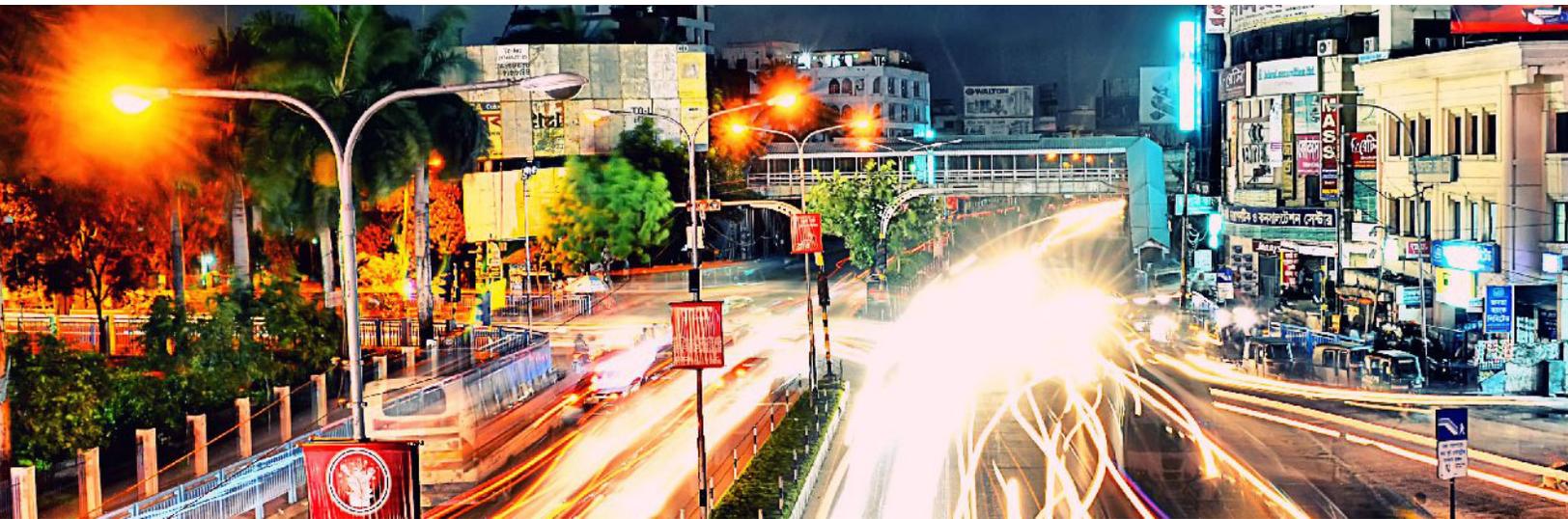


Online Bank Transfers

Using the SCMP API



cybersource
A Visa Solution

Cybersource Contact Information

For general information about our company, products, and services, go to <http://www.cybersource.com>.

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).

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

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

Copyright

© 2020. Cybersource Corporation. All rights reserved. Cybersource Corporation ("Cybersource") furnishes this document and the software described in this document under the applicable agreement between the reader of this document ("You") and Cybersource ("Agreement"). You may use this document and/or software only in accordance with the terms of the Agreement. Except as expressly set forth in the Agreement, the information contained in this document is subject to change without notice and therefore should not be interpreted in any way as a guarantee or warranty by Cybersource. Cybersource assumes no responsibility or liability for any errors that may appear in this document. The copyrighted software that accompanies this document is licensed to You for use only in strict accordance with the Agreement. You should read the Agreement carefully before using the software. Except as permitted by the Agreement, You may not reproduce any part of this document, store this document in a retrieval system, or transmit this document, in any form or by any means, electronic, mechanical, recording, or otherwise, without the prior written consent of Cybersource.

Restricted Rights Legends

For Government or defense agencies: Use, duplication, or disclosure by the Government or defense agencies is subject to restrictions as set forth in the Rights in Technical Data and Computer Software clause at DFARS 252.227-7013 and in similar clauses in the FAR and NASA FAR Supplement.

For civilian agencies: Use, reproduction, or disclosure is subject to restrictions set forth in subparagraphs (a) through (d) of the Commercial Computer Software Restricted Rights clause at 52.227-19 and the limitations set forth in Cybersource Corporation's standard commercial agreement for this software. Unpublished rights reserved under the copyright laws of the United States.

Trademarks

Authorize.Net, eCheck.Net, and The Power of Payment are registered trademarks of Cybersource Corporation. Cybersource, Cybersource Payment Manager, Cybersource Risk Manager, Cybersource Decision Manager, and Cybersource Connect are trademarks and/or service marks of Cybersource Corporation. Visa, Visa International, Cybersource, the Visa logo, and the Cybersource logo are the registered trademarks of Visa International in the United States and other countries. All other trademarks, service marks, registered marks, or registered service marks are the property of their respective owners.

Revision: September 2020

Contents

Revisions to This Document 6

About This Guide 8

Audience and Purpose 8

Conventions 8

 Note and Important Statements 8

 Text and Command Conventions 9

Related Documents 9

Customer Support 9

Chapter 1 Introduction 10

Merchant Account Types 10

Supported Payment Methods 11

Options Service 12

Sale Service 12

Refund Service 13

Check Status Service 13

Chapter 2 Processing Bancontact Transactions 14

Transaction Flow 15

Performing a Sale 16

 FSP Accounts and the Export Compliance Service 16

Checking a Payment Status 18

Refunding a Payment 18

Testing 19

Examples 20

 Sale Request 20

Sale Check Status Service 21

 Refund Service 22

Refund Check Status Service 23

Chapter 3	Processing EPS Transactions	24
	Performing a Sale	25
	FSP Accounts and the Export Compliance Service	26
	Checking a Payment Status	28
	Testing	28
	Examples	29
	Sale Service	29
	Check Status Service	31

Chapter 4	Processing giropay Transactions	32
	Transaction Flow	32
	Performing a Sale	33
	FSP Accounts and the Export Compliance Service	34
	Checking a Payment Status	36
	Testing	36
	Examples	37
	Sale Service	37
	Check Status Service	39

Chapter 5	Processing iDEAL Transactions	40
	Transaction Flow	41
	Requesting Options	43
	Performing a Sale	43
	FSP Accounts and the Export Compliance Service	43
	Checking a Payment Status	46
	Refunding a Payment	47
	Testing	47
	Name-Value Pair Examples	49
	Options Service	49
	Sale Service	50
	Refund Service	52
	Refund Check Status Service	53

Chapter 6	Processing Sofort Transactions	54
	Transaction Flow	54
	Performing a Sale	56
	FSP Accounts and the Export Compliance Service	56
	Checking a Payment Status	58
	Checking the Pending Status	58
	Checking the Authorized Status	58
	How to Check a Payment Status	59
	Refunding a Payment	60
	How to Refund a Payment	60
	Testing	61
	Testing Refunds	62
	Examples	63
	Sale Service	63
	Check Status Service	65
	Refund Service	65
	Refund Check Status Service	66

Appendix A	API Fields	67
	Formatting Restrictions	67
	Data Type Definitions	67
	Working with Multibyte Character Strings	68
	Request Fields	68
	Offer-Level Fields	74
	Reply Fields	75

Appendix B	Reply Flags and Processor Response Code	82
-------------------	--	-----------

Appendix C	Export Compliance Reason Codes	83
-------------------	---------------------------------------	-----------

Revisions to This Document

Release	Changes
September 2020	<p>Added Handelsbanken and Moneyou to the list of banks that support iDEAL payment method transactions. See Table 2, page 40.</p> <p>Changed some "Name-Value Pair Examples," page 49 to reflect iDEAL transactions through Handelsbanken and Moneyou.</p>
February 2020	<p>Added new information about Cybersource settlement services accounts to all payment method chapters. For example, see "Performing a Sale," page 16.</p> <p>Added sale service request and reply examples to all payment method chapters for Cybersource settlement services account. For example, see "Examples," page 20.</p> <p>Added new appendix for reply flags and processor response codes. See Appendix B, "Reply Flags and Processor Response Code," on page 82.</p> <p>Added new appendix for export compliance reason codes. See Appendix C, "Export Compliance Reason Codes," on page 83.</p> <p>Added new refund check status examples to all payment method chapters, (except EPS and giropay). For example, see Chapter 6, "Processing Sofort Transactions," on page 54.</p> <p>Added new API reply fields:</p> <ul style="list-style-type: none"> ■ <code>ap_check_status_date_time</code> ■ <code>ap_check_status_processor_response</code> ■ <code>ap_refund_processor_transaction_id</code> ■ <code>ap_sale_date_time</code>
August 2019	<p>Clarified information about required fields for merchants who use a Cybersource settlement and services account.</p> <p>Added new information about multibyte character strings. See "Working with Multibyte Character Strings," page 68.</p>
July 2018	<p>iDEAL: updated the test value for the <code>ap_sale_payment_option_id</code> field. See "Testing," page 47.</p> <p>Sofort: updated the description for the <code>ap_sale_transaction_timeout</code> field. See "Request Fields," page 68.</p>

Release	Changes
March 2018	Bancontact: updated the transaction flow. See " Transaction Flow ," page 15. iDEAL: updated the transaction flow. See " Transaction Flow ," page 41. Sofort: <ul style="list-style-type: none">■ Updated the transaction Flow. See "Transaction Flow," page 54.■ Updated the possible values of the customer_language field. See "Request Fields," page 68.
December 2017	Added the ap_sale_processor_transaction_id reply field. See " Reply Fields ," page 75.
August 2017	Updated all the Sale service examples.
July 2017	Updated the ap_refund_payment_status reply field. See " Reply Fields ," page 75.

About This Guide

Audience and Purpose

This guide is written for merchants who want to offer Online Bank Transfer services to customers. This guide describes the tasks you must complete in order to make a payment, request the status of a payment, or refund a payment. It is intended to help you provide a seamless payment experience for the customer.

Conventions

Note and Important Statements



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



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

Text and Command Conventions

Convention	Usage
bold	<ul style="list-style-type: none"> Field and service names in text; for example: Include the ics_applications field. Items that you are instructed to act upon; for example: Click Save.
<i>italic</i>	<ul style="list-style-type: none"> Filenames and pathnames. For example: Add the filter definition and mapping to your <i>web.xml</i> file. Placeholder variables for which you supply particular values.
Screen text	<ul style="list-style-type: none"> XML elements. Code examples and samples. Text that you enter in an API environment; for example: Set the ics_applications field to <code>ics_ap_sale</code>.

Related Documents

- [Getting Started with CyberSource Advanced for the SCMP API \(PDF | HTML\)](#)—describes how to start using your Cybersource advanced account.
- [SCMP API Documentation and Downloads page](#).

Refer to the Support Center for complete Cybersource technical documentation:

<https://www.cybersource.com/en-us/support/technical-documentation.html>

Customer Support

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

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

Introduction

Online banking services enable customers to pay for goods using online bank transfers from their bank accounts directly to your account.

Merchant Account Types

There are two types of Cybersource merchant accounts. For more information on each account type, contact your Cybersource sales representative.

- **Cybersource settlement services account**—this merchant account has no direct contract with a payment provider partner. The Cybersource Financial Settlement Partner (FSP) collects funds on your behalf and settles them to your merchant account.



Cybersource requests the export compliance service for every transaction using the Cybersource settlement services account. The export compliance service compares customer information to export control lists maintained by government agencies. If a customer's name appears on any government list, the transaction is declined.

To facilitate compliance checks for Cybersource settlement services accounts, you must send the following fields in your sale service requests:

- customer_firstname
- customer_lastname
- bill_address1
- bill_city
- bill_country

If you do not send these fields, you might not receive errors in the Cybersource test environment but you will receive errors in the production environment.

- **Processor direct contract account**—this merchant account must use the payment provider selected by Cybersource. If you have existing direct contracts, you must inform your sales representative.

Supported Payment Methods

[Table 1](#) lists the payment methods currently available to process online bank transfers.

Table 1 Supported Payment Methods

Payment Method	Country	Services
Bancontact See Chapter 2, Processing Bancontact Transactions.	Belgium	<ul style="list-style-type: none"> ■ Sale ■ Check Status ■ Refund
EPS See Chapter 3, Processing EPS Transactions.	Austria	<ul style="list-style-type: none"> ■ Sale ■ Check Status
giropay See Chapter 4, Processing giropay Transactions.	Germany	<ul style="list-style-type: none"> ■ Sale ■ Check Status
iDEAL See Chapter 5, Processing iDEAL Transactions.	Netherlands	<ul style="list-style-type: none"> ■ Options ■ Sale ■ Check Status ■ Refund
Sofort See Chapter 6, Processing Sofort Transactions.	<ul style="list-style-type: none"> ■ Austria ■ Belgium ■ Germany ■ Italy ■ Netherlands ■ Spain 	<ul style="list-style-type: none"> ■ Sale ■ Check Status ■ Refund

Options Service



The options service is valid only for iDEAL transactions (see [Chapter 5, "Processing iDEAL Transactions,"](#) on page 40).

The options service (**ics_ap_options**) retrieves a list of bank option IDs and bank names which you can display to the customer on your web site. Cybersource recommends requesting the options service once each day and caching the information.

When a customer chooses a bank on your web site, you must include the associated option ID in the sale request (see "[Sale Service,](#)" page 12). This returns a bank redirect URL, which steers the customer to the bank they have chosen. If the option ID is not included in the sale request, the bank redirect URL directs the customer to a bank selection page.

Sale Service

The sale service (**ics_ap_sale**) returns the redirect URL for the customer's bank. The customer is directed to the URL to confirm their payment details.

As part of the sale service request you must specify the URLs to which the customer is directed when the payment is successful, fails, or the customer cancels the transaction:

- **Success URL**—the customer is directed to this URL after completing a payment. Do not use this URL to confirm a payment because the reply is not signed and it could be tampered with.

Cybersource recommends that the success URL link to a static web page with text that tells the customer their payment is being processed. A follow-up email or web page can then be used to inform them when their payment is successful.

- **Cancel URL**—the customer is directed to this URL after canceling a payment or closing the browser.
- **Failure URL**—the customer is directed to this URL when a payment fails because of insufficient funds or because the issuer declines it.



Cybersource can update your configuration settings to include the success, cancel, and failure URLs in your Cybersource service requests. To update your configuration to include these URLs, contact your Cybersource account representative.

Refund Service

The refund service request (**ics_ap_refund**) is a follow-on request that uses the request ID value returned in the sale service reply. The request ID value links the refund transaction to the original payment transaction.

Before refunding a payment and returning funds to the customer account, the payment status must be *settled*.

Check Status Service

The check status service returns the latest status of a transaction. The request ID links the check status request to the payment or refund transaction.

- To check the status of the sale service, include the request ID value returned in the sale service reply.
- To check the status of the refund service, include the request ID value returned in the refund service reply.

Cybersource recommends waiting 30 seconds before requesting the check status service (**ics_ap_check_status**). The check status reply confirms whether the payment is accepted between the customer and the processor.

When the payment is confirmed, the customer is directed to your success URL. Your success URL should point to a static web page that confirms the order is being processed. When the payment completes, notify the customer using email or a dedicated web page.

Do not ship your goods until the payment status is *settled*.

Processing Bancontact Transactions

Bancontact is an e-commerce payment system in Belgium. It enables customers to pay for goods using direct bank transfers from their bank accounts directly to your account.

These banks support the Bancontact payment method:

- ABK Bank
- Argenta
- Axa
- Bank VanBreda
- CPH Banque
- Belfius
- Beobank
- BNP Paribas Fortis
- Bpost Bank
- CBC
- Crelan
- Deutsche Bank
- ING
- KBC
- Keytrade Bank
- Nagelmackers
- Record Bank
- VDK Spaarbank

Transaction Flow

For a transaction flow diagram see:

http://apps.cybersource.com/library/documentation/dev_guides/OnlineBankTransfers/Bancontact.pdf

- 1 You display the *Bancontact* payment method on your checkout page.



Supported browsers are Google Chrome, Internet Explorer, Safari, and Firefox.

- 2 You request the sale service (**ics_ap_sale**). Send the success, cancel, and failure return URLs so that the bank can return the customer to your page.
 - When the payment is successful, the bank directs the customer to the success URL in the sale service request.
 - When the customer cancels the payment before it is completed, the bank directs the customer to the cancel URL in the sale service request.
 - When the payment fails, the bank directs the customer to the failure URL in the sale service request.
- 3 When the customer is directed to the success URL, you can request the check status service (**ics_ap_check_status**) to retrieve the current status of the payment.

The transaction statuses are:

- Abandoned—the customer did not complete the transaction within 15 minutes.
- Failed—the payment failed. Look at the **ics_rmsg** field for a description.
- Pending—the payment was initiated. Do not ship the goods.
- Settled—the payment is complete. You can ship the goods.

If the check status reply is *pending*, wait 5 minutes before making the check status request again. If there is still no status change, wait 20 minutes before making another check status request. After 20 minutes, the status should be *settled*, *abandoned*, or *failed*.

- 4 If the customer requests a refund, you can request the refund service (**ics_ap_refund**). Refund a customer's payment only when the payment status is *settled*.

Bancontact transactions support:

- Refunds of payments that have a status of *settled*.
- Partial refunds and multiple refunds.
- Refunds for the original payment amount and the addition of 25 EUR. If the original payment amount was 45 EUR, you can refund up to 70 EUR.

Performing a Sale

When you use a Cybersource settlement and services account, Cybersource settles funds from a Cybersource account to your merchant bank account.



To use Cybersource settlement services, you must sign a contract with Cybersource instead of with a payment method provider or a payment card company.

For more information on Cybersource account types, see ["Merchant Account Types," page 10.](#)

FSP Accounts and the Export Compliance Service

When you use a Cybersource settlement services account, Cybersource automatically requests the export compliance service for every transaction. Export compliance verifies customer information by comparing it to lists maintained by government agencies. If a customer's billing information appears on any government lists, the transaction is declined.

The export compliance service can cause customers to experience transaction errors.

- In the Cybersource test environment, if you do not send customer billing information in the sale service request, there are no export compliance errors.
- In the Cybersource production environment, if you do not send customer billing information in the sale service request, there are export compliance errors.

If you have a Cybersource settlement services account, you must send the following customer information fields in every sale service request, in both the test and production environments:

- customer_firstname
- customer_lastname
- bill_city
- bill_address1
- bill_country

When any **offer-level** field is included in the sale service request, you must also include the **total_amount** field.



If you do not have a Cybersource settlement services account, you do not need to send customer billing data in your sale service request.

To perform a sale:

Step 1 Set the `ics_applications` field to `ics_ap_sale`.

Step 2 Include these **required** fields in the request:

- `ap_payment_type`—set to `MCH`.
- `ap_sale_cancel_url`—required when your Cybersource account does not include this value.
- `ap_sale_success_url`—required when your Cybersource account does not include this value.
- `ap_sale_failure_url`—required when your Cybersource account does not include this value.
- `bill_address1`—required only when you have a Cybersource settlement services account.
- `bill_city`—required only when you have a Cybersource settlement services account.
- `bill_country`—required only when you have a Cybersource settlement services account.
- `currency`—set to `EUR`.
- `customer_firstname`—required only when you have a Cybersource settlement services account.
- `customer_lastname`—required only when you have a Cybersource settlement services account.
- `grand_total_amount`
- `merchant_descriptor`
- `merchant_id`
- `merchant_ref_number`

For examples of a sale request and reply, see ["Examples," page 20](#). For detailed descriptions of all request and reply fields, see [Appendix A, "API Fields," on page 67](#).

Checking a Payment Status

To check the status of a payment:

Step 1 Set the **ics_applications** field to `ics_ap_check_status`.

Step 2 Include these required fields in the request:

- `ap_check_status_request_id`—to check the status of a sale, include the value of the **request_id** field that was returned in the sale service reply. To check the status of a refund, include the value of the **request_id** field that was returned in the refund service reply.
- `ap_payment_type`—set to `MCH`.
- `merchant_id`
- `merchant_ref_number`

For examples of a check status request and reply, see ["Examples," page 20](#). For detailed descriptions of all request and reply fields, see [Appendix A, "API Fields," on page 67](#).

Refunding a Payment

To refund a payment:

Step 1 Set the **ics_applications** field to `ics_ap_refund`.

Step 2 Include these fields in the request:

- `ap_payment_type`—set to `MCH`.
- `ap_refund_request_id`—include the value of the **request_id** field that was returned in the sale service reply.
- `currency`
- `grand_total_amount`
- `merchant_id`
- `merchant_ref_number`

For examples of a refund request and reply, see "Examples," page 20. For detailed descriptions of all request and reply fields, see Appendix A, "API Fields," on page 67.

Testing

For test transactions, send requests to the test server (CAS):

<http://ics2testa.ic3.com>

To test a Bancontact transaction:

- Step 1** Request the sale service (see "Performing a Sale," page 16).
- Step 2** Redirect to the URL that you receive in the **merchant_url** field returned in the sale service reply.
- Step 3** Select a payment status:
 - a** Paid—the payment status updates to settled. You are directed to the success URL that you included in the sale service request.
 - b** Canceled—the payment status updates to abandoned. You are directed to the cancel URL that you included in the sale service request.
- Step 4** Click **Further to your webshop**.
- Step 5** If you selected Paid in [Step 3](#), you are directed to the success URL and can request the check status service or the refund service.

If you selected Canceled in [Step 3](#), you are directed to the cancel URL and can request the check status service to view the latest status of the payment.

Examples

Sale Request

Example 3 Sale Request

```

merchant_id=mid43210
merchant_ref_number=refnum1234
merchant_descriptor=Online Store
currency=EUR
grand_total_amount=20.00
ics_applications=ics_ap_sale
ap_payment_type=MCH
ap_sale_cancel_url=https://www.redirect.url.html?action=cancel
ap_sale_success_url=https://www.redirect.url.html?action=success
ap_sale_failure_url=https://www.redirect.url.html?action=failure

```

Example 4 Sale Reply

```

merchant_ref_number=refnum1234
request_id=4703329437356002101200
currency=EUR
ics_decision_reason_code=100
ics_rcode=1
ics_rflag=SOK
ics_rmsg=Request was processed successfully.
ap_sale_amount=20.00
ap_sale_payment_status=pending
ap_sale_processor_response=00001
ap_sale_response_code=00001
ap_sale_rcode=1
ap_sale_rflag=SOK
ap_sale_rmsg=Request was processed successfully.
ap_sale_status=PENDING
ap_sale_processor_transaction_id=007055
ap_sale_trans_ref_no=9530019443
ap_sale_date_time=2020-01-11T124719Z
ap_sale_merchant_url=https://merchant.redirect.com/url.do?param_utf=27%22%3C%3E
%20%E6%B8%AC%E8%A9%A6%E6%B8%AC&param_url=https%3A%2F%2Fwww.abc.com&param_special=
+@#%~_&sign=fdaa1df42b6260a10e2e3f1c0fc87862

```

Example 5 Sale Request (Cybersource Settlement Services Account)

```

merchant_id=mid43210
merchant_ref_number=refnum1234
merchant_descriptor=Online Store
currency=EUR
grand_total_amount=20.00
ics_applications=ics_ap_sale
bill_address1=10 TheStreet
bill_city=Brussels
bill_country=BE
customer_firstname=John
customer_lastname=Smith
ap_payment_type=MCH
ap_sale_cancel_url=https://www.redirect.url.html?action=cancel
ap_sale_success_url=https://www.redirect.url.html?action=success
ap_sale_failure_url=https://www.redirect.url.html?action=failure

```

Example 6 Sale Reply (Cybersource Settlement Services Account)

```

merchant_ref_number=refnum1234
request_id=4703329437356002101200
currency=EUR
ics_decision_reason_code=100
ics_rcode=1
ics_rflag=SOK
ics_rmsg=Request was processed successfully.
ap_sale_amount=20.00
ap_sale_payment_status=pending
ap_sale_processor_response=00001
ap_sale_response_code=00001
ap_sale_rcode=1
ap_sale_rflag=SOK
ap_sale_rmsg=Request was processed successfully.
ap_sale_status=PENDING
ap_sale_processor_transaction_id=007055
ap_sale_trans_ref_no=9530019443
ap_sale_date_time=2020-01-11T124719Z
ap_sale_merchant_url=https://merchant.redirect.com/url.do?param_utf=27%22%3C%3E
%20%E6%B8%AC%E8%A9%A6%E6%B8%AC&param_url=https%3A%2F%2Fwww.abc.com&param_special=
+@#%~_&sign=fdaald42b6260a10e2e3f1c0fc87862

```

Sale Check Status Service

Example 7 Sale Check Status Service

```

merchant_id=mid43210
merchant_ref_number=refnum1234
ics_applications=ics_ap_check_status
ap_payment_type=MCH
ap_check_status_request_id=4703329437356002101200

```

Example 8 Sale Check Status Reply

```

merchant_ref_number=refnum1234
request_id=52391098509302958393020294
ics_rcode=1
ics_rflag=SOK
ics_rmsg=Request was processed successfully.
ap_check_status_payment_status=SETTLED
ap_check_status_response_code=00004
ap_check_status_rcode=1
ap_check_status_rflag=SOK
ap_check_status_rmsg=Request was processed successfully.
ap_check_status_trans_ref_no=TC38480966
ap_check_status_date_time=2020-01-11T151614Z

```

Refund Service**Example 9 Refund Request**

```

merchant_id=mid43210
merchant_ref_number=refnum1234
currency=EUR
grand_total_amount=20.00
ics_applications=ics_ap_refund
ap_payment_type=MCH
ap_refund_request_id=4703329437356002101200

```

Example 10 Refund Reply

```

merchant_ref_number=refnum1234
request_id=8484832012000483918274
currency=EUR
ics_rcode=1
ics_rflag=SOK
ics_rmsg=Request was processed successfully.
ap_refund_amount=20.00
ap_refund_payment_status=refunded
ap_refund_response_code=00006
ap_refund_rcode=1
ap_refund_rflag=SOK
ap_refund_rmsg=Request was processed successfully.
ap_refund_processor_transaction_id=903344
ap_refund_trans_ref_no=01950351
ap_refund_date_time=2020-01-12T155432Z

```

Refund Check Status Service

Example 11 Refund Check Status Service

```
merchant_id=mid43210
merchant_ref_number=refnum1234
ics_applications=ics_ap_check_status
ap_payment_type=MCH
ap_check_status_request_id=8484832012000483918274
```

Example 12 Refund Check Status Reply

```
merchant_ref_number=refnum1234
request_id=8918713313181839208523
ics_rcode=1
ics_rflag=SOK
ics_rmsg=Request was processed successfully.
ap_check_status_payment_status=SETTLED
ap_check_status_response_code=00004
ap_check_status_rcode=1
ap_check_status_rflag=SOK
ap_check_status_rmsg=Request was processed successfully.
ap_check_status_trans_ref_no=TC30987664
ap_check_status_date_time=2020-01-11T171614Z
```

Processing EPS Transactions

Electronic Payment Standard (EPS) is an e-commerce payment system in Austria. It enables customers to pay for goods using online bank transfers from their bank accounts directly to your account.

Transaction Flow

For a transaction flow diagram see:

http://apps.cybersource.com/library/documentation/dev_guides/OnlineBankTransfers/EPS_Giropay.pdf

- 1 You display the EPS payment method on your checkout page.



For logo guidelines see:

<https://www.girosolution.de/tools-support/werbemittel/>

- 2 The customer chooses the EPS payment method.
- 3 The customer chooses the BIC using the widget (optional) or enters their BIC and clicks Pay.
- 4 You request the sale service (**ics_ap_sale**) and include the corresponding BIC (**bank_swiftcode**) that the customer chose in [Step 3](#) and the success, cancel, and failure return URLs for that bank so that the bank can return the customer to your page.
- 5 Cybersource responds with a merchant URL to direct the customer to their online banking page to confirm their payment details.



If no BIC value is included in the sale service request, the merchant URL returned in the sale service reply directs the customer to a page that includes the EPS bank selection widget.

- 6 When the payment is successful, the bank directs the customer to the success URL included in the sale service request.

When the payment is canceled, the bank directs the customer to the cancel URL included in the sale service request.

When the payment fails, the bank directs the customer to the failure URL included in the sale service request.

- 7 When a customer is directed to the success URL, you can request the check status service (**ics_ap_check_status**) to retrieve the current status of the payment.

The transaction statuses are:

- Abandoned—the customer did not complete the transaction within 15 minutes.
- Failed—the payment failed. See the **ics_rmsg** field for a description.
- Pending—the payment was initiated. Do not ship the goods.
- Settled—the payment is complete. You can ship the goods.

If the check status reply is *pending*, wait 5 minutes before making the check status request again. If there is still no status change, wait 20 minutes before making another check status request. After 20 minutes, the status should be *settled*, *abandoned*, or *failed*.

Performing a Sale

When you use a Cybersource settlement and services account, Cybersource settles funds from a Cybersource account to your merchant bank account.



To use Cybersource settlement services, you must sign a contract with Cybersource instead of with a payment method provider or a payment card company.

For more information on Cybersource account types, see "[Merchant Account Types](#)," page 10.

FSP Accounts and the Export Compliance Service

When you use a Cybersource settlement services account, Cybersource automatically requests the export compliance service for every transaction. Export compliance verifies customer information by comparing it to lists maintained by government agencies. If a customer's billing information appears on any government lists, the transaction is declined.

The export compliance service can cause customers to experience transaction errors.

- In the Cybersource test environment, if you do not send customer billing information in the sale service request, there are no export compliance errors.
- In the Cybersource production environment, if you do not send customer billing information in the sale service request, there are export compliance errors.

If you have a Cybersource settlement services account, you must send the following customer information fields in every sale service request, in both the test and production environments:

- customer_firstname
- customer_lastname
- bill_city
- bill_address1
- bill_country

When any **offer-level** field is included in the sale service request, you must also include the **total_amount** field.



If you do not have a Cybersource settlement services account, you do not need to send customer billing data in your sale service request.

To perform a sale:

Step 1 Set the `ics_applications` field to `ics_ap_sale`.

Step 2 Include these **required** fields in the request:

- `ap_payment_type`—set to `EPS`.
- `ap_sale_cancel_url`—required when your Cybersource account does not include this value.
- `ap_sale_success_url`—required when your Cybersource account does not include this value.
- `ap_sale_failure_url`—required when your Cybersource account does not include this value.
- `bill_address1`—required only when you have a Cybersource settlement services account.
- `bill_city`—required only when you have a Cybersource settlement services account.
- `bill_country`—required only when you have a Cybersource settlement services account.
- `currency`—set to `EUR`.
- `customer_firstname`—required only when you have a Cybersource settlement services account.
- `customer_lastname`—required only when you have a Cybersource settlement services account.
- `grand_total_amount`
- `merchant_descriptor`
- `merchant_id`
- `merchant_ref_number`

Step 3 Include any of these **optional** fields in the request:

- `bank_swiftcode`
- `customer_ipaddress`
- `customer_email`

For examples of a sale request and reply, see ["Examples," page 29](#). For detailed descriptions of all request and reply fields, see [Appendix A, "API Fields," on page 67](#).

Checking a Payment Status

To check the status of a payment:

Step 1 Set the **ics_applications** field to `ics_ap_check_status`.

Step 2 Include these fields in the request:

- **ap_check_status_request_id**—to check the status of a sale, include the value of the **request_id** field that was returned in the sale service reply. To check the status of a refund, include the value of the **request_id** field that was returned in the refund service reply.
- **ap_payment_type**—set to `EPS`.
- **merchant_id**
- **merchant_ref_number**

For examples of a check status request and reply, see "Examples," page 29. For detailed descriptions of all request and reply fields, see Appendix A, "API Fields," on page 67.

Testing

For test transactions, send requests to the test server (CAS):

<http://ics2testa.ic3.com>

For EPS test data, see:

<http://api.girocheckout.de/en:girocheckout:eps:start>

To test an EPS transaction:

Step 1 Request the sale service (see "Performing a Sale," page 25).

Step 2 Redirect to the URL that you receive in the **merchant_url** field returned in the sale service reply.

Step 3 Enter **VBOEATWWAPO** for the BIC.

Step 4 Click **Continue to pay**.

Step 5 Click **Login**.

- Step 6** Review transaction details and click **Contract drawing**.
- Step 7** Select **mobileTAN**.
- Step 8** Click **collect and record**.
- Step 9** Click **OK** to confirm the transaction.
- Step 10** Click **back** to return to your web site.

The payment status updates to settled and you are directed to the success URL that you included in the sale service request.

Examples

Sale Service

Example 13 Sale Request

```
merchant_id=mid43210
merchant_ref_number=refnum1234
merchant_descriptor=Online Store
currency=EUR
grand_total_amount=20.00
ics_applications=ics_ap_sale
ap_payment_type=EPS
ap_sale_cancel_url=https://www.redirect.url.html?action=cancel
ap_sale_success_url=https://www.redirect.url.html?action=success
ap_sale_failure_url=https://www.redirect.url.html?action=failure
```

Example 14 Sale Reply

```

merchant_ref_number=refnum1234
request_id=4703329437356002101200
currency=EUR
ics_decision_reason_code=100
ics_rcode=1
ics_rflag=SOK
ics_rmsg=Request was processed successfully.
ap_sale_amount=20.00
ap_sale_payment_status=pending
ap_sale_processor_response=00001
ap_sale_response_code=00001
ap_sale_rcode=1
ap_sale_rflag=SOK
ap_sale_rmsg=Request was processed successfully.
ap_sale_status=PENDING
ap_sale_processor_transaction_id=007055
ap_sale_trans_ref_no=9530019443
ap_sale_date_time=2020-01-11T124719Z
ap_sale_merchant_url=https://merchant.redirect.com/url.do?param_utf=%27%22%3C%3E
%20%E6%B8%AC%E8%A9%A6%E6%B8%AC&param_url=https%3A%2F%2Fwww.abc.com&param_special=
+@#%~_&sign=fdaa1df42b6260a10e2e3f1c0fc87862

```

Example 15 Sale Request (Cybersource Settlement Services Account)

```

merchant_id=mid43210
merchant_ref_number=refnum1234
merchant_descriptor=Online Store
currency=EUR
grand_total_amount=20.00
ics_applications=ics_ap_sale
bill_address1=10 TheStreet
bill_city=Vienna
bill_country=AT
customer_firstname=John
customer_lastname=Smith
ap_payment_type=EPS
ap_sale_cancel_url=https://www.redirect.url.html?action=cancel
ap_sale_success_url=https://www.redirect.url.html?action=success
ap_sale_failure_url=https://www.redirect.url.html?action=failure

```

Example 16 Sale Reply (Cybersource Settlement Services Account)

```

merchant_ref_number=refnum1234
request_id=4703329437356002101200
currency=EUR
ics_decision_reason_code=100
ics_rcode=1
ics_rflag=SOK
ics_rmsg=Request was processed successfully.
ap_sale_payment_status=pending
ap_sale_processor_response=00001
ap_sale_response_code=00001
ap_sale_rcode=1
ap_sale_rflag=SOK
ap_sale_rmsg=Request was processed successfully.
ap_sale_status=PENDING
ap_sale_processor_transaction_id=007055
ap_sale_trans_ref_no=9530019443
ap_sale_amount=20.00
ap_sale_date_time=2020-01-11T124719Z
ap_sale_merchant_url=https://merchant.redirect.com/url.do?param_utf=%27%22%3C%3E
%20%E6%B8%AC%E8%A9%A6%E6%B8%AC&param_url=https%3A%2F%2Fwww.abc.com&param_special=
+@#%~_&sign=fdaa1df42b6260a10e2e3f1c0fc87862

```

Check Status Service

Example 17 Sale Check Status Request

```

merchant_id=mid43210
merchant_ref_number=refnum1234
ics_applications=ics_ap_check_staap_payment_type=EPS
ap_check_status_request_id=4703329437356002101200

```

Example 18 Sale Check Status Reply

```

merchant_ref_number=refnum1234
request_id=52391098509302958393020294
ics_rcode=1
ics_rflag=SOK
ics_rmsg=Request was processed successfully.
ap_check_status_payment_status=SETTLED
ap_check_status_response_code=00004
ap_check_status_rcode=1
ap_check_status_rflag=SOK
ap_check_status_rmsg=Request was processed successfully.
ap_check_status_trans_ref_no=TC38480966
ap_sale_date_time=2020-01-11T151614Z

```

Processing giropay Transactions

giropay is an e-commerce payment system in Germany. It enables customers to pay for goods using online bank transfers from their bank accounts directly to your account.

Transaction Flow

For a transaction flow diagram see:

http://apps.cybersource.com/library/documentation/dev_guides/OnlineBankTransfers/EPS_Giropay.pdf

- 1 You display the giropay payment method on your checkout page.



Logo standards:

<https://www.giropay.de/haendler/tool-center/werbemittel-giropay/>

- 2 The customer chooses the giropay payment method.
- 3 The customer selects the BIC using the widget (optional) or enters their BIC and clicks Pay.
- 4 Request the sale service (**ics_ap_sale**) and include the corresponding BIC (**bank_swiftcode**) that the customer selected in [Step 3](#) and the success, cancel, and failure return URLs for that bank so that the bank can return the customer to your page.
- 5 Cybersource responds with a merchant URL to direct the customer to their online banking page to confirm their payment details.



If no BIC value is included in the sale service request, the merchant URL returned in the sale service reply directs the customer to a page that includes the giropay bank selection widget.

- 6 When the payment is successful, the bank directs the customer to the success URL included in the sale service request.

When the payment is canceled, the bank directs the customer to the cancel URL included in the sale service request.

When the payment fails, the bank directs the customer to the failure URL included in the sale service request.

- 7 When a customer is directed to the success URL, you can request the check status service (**ics_ap_check_status**) to retrieve the current status of the payment.

The transaction statuses are:

- Abandoned—the customer did not complete the transaction within the 15 minutes.
- Failed—the payment failed. Look at the **ics_rmsg** field for a description.
- Pending—the payment was initiated. Do not ship the goods.
- Settled—the payment is complete. You can ship the goods.

If the check status reply is *pending*, wait 5 minutes before making the check status request again. If there is still no status change, wait 20 minutes before making another check status request. After 20 minutes, the status should be *settled*, *abandoned*, or *failed*.

Performing a Sale

When you use a Cybersource settlement and services account, Cybersource settles funds from a Cybersource account to your merchant bank account.



To use Cybersource settlement services, you must sign a contract with Cybersource instead of with a payment method provider or a payment card company.

For more information on Cybersource account types, see ["Merchant Account Types," page 10](#).

FSP Accounts and the Export Compliance Service

When you use a Cybersource settlement services account, Cybersource automatically requests the export compliance service for every transaction. Export compliance verifies customer information by comparing it to lists maintained by government agencies. If a customer's billing information appears on any government lists, the transaction is declined.

The export compliance service will cause customers to experience transaction errors.

- In the Cybersource test environment, if you do not send customer billing information in the sale service request, there are no export compliance errors.
- In the Cybersource production environment, if you do not send customer billing information in the sale service request, there are export compliance errors.

If you have a Cybersource settlement services account, you must send the following customer information fields in every sale service request, in both the test and production environments:

- customer_firstname
- customer_lastname
- bill_city
- bill_address1
- bill_country

When any **offer-level** field is included in the sale service request, you must also include the **total_amount** field.



If you do not have a Cybersource settlement services account, you do not need to send customer billing data in your sale service request.

To perform a sale:

Step 1 Set the **ics_applications** field to `ics_ap_sale`.

Step 2 Include these fields in the request:

- `ap_payment_type`—set to `GPY`.
- `ap_sale_cancel_url`—required when your Cybersource account does not include this value.
- `ap_sale_failure_url`—required when your Cybersource account does not include this value.

- `ap_sale_success_url`—required when your Cybersource account does not include this value.
- `bill_address1`—required only when you have a Cybersource settlement services account.
- `bill_city`—required only when you have a Cybersource settlement services account.
- `bill_country`—required only when you have a Cybersource settlement services account.
- `customer_firstname`—required only when you have a Cybersource settlement services account.
- `customer_lastname`—required only when you have a Cybersource settlement services account.
- `currency`—set to `EUR`.
- `grand_total_amount`
- `merchant_id`
- `merchant_descriptor`
- `merchant_ref_number`

Step 3 Include any of these **optional** fields in the request:

- `bank_swiftcode`
- `customer_ipaddress`
- `customer_email`

For examples of a sale request and reply, see ["Examples," page 37](#). For detailed descriptions of all request and reply fields, see [Appendix A, "API Fields," on page 67](#).

Checking a Payment Status

To check the status of a payment:

Step 1 Set the **ics_applications** field to `ics_ap_check_status`.

Step 2 Include these fields in the request:

- **ap_check_status_request_id**—to check the status of a sale, include the value of the **request_id** field that was returned in the sale service reply. To check the status of a refund, include the value of the **request_id** field that was returned in the refund service reply.
- **ap_payment_type**—set to `GPY`.
- **merchant_id**
- **merchant_ref_number**

For examples of a check status request and reply, see "Examples," page 37. For detailed descriptions of all request and reply fields, see Appendix A, "API Fields," on page 67.

Testing

For test transactions, send requests to the test server (CAS):

<http://ics2testa.ic3.com>

For giropay test data:

<http://api.girocheckout.de/en:girocheckout:giropay:start>

To test a giropay transaction:

Step 1 Request the sale service (see "Performing a Sale," page 33).

Step 2 Redirect to the URL that you receive in the **merchant_url** field returned in the sale service reply.

Step 3 Enter **TESTDETT421** for the **BIC**.

Step 4 Click **Continue to pay**.

Step 5 Enter `sepatest1` for the bank account/login.

- Step 6** Enter any five-digit PIN.
- Step 7** Click **Secure login**.
- Step 8** Review the details and click **Continue**.
- Step 9** Enter any six-digit Transaction Authentication Number (TAN)
- Step 10** Click **Pay now**.

The payment status updates to settled and you are directed to the success URL that you included in the sale service request.

Examples

Sale Service

Example 19 Sale Request

```
merchant_id=mid43210
merchant_ref_number=refnum1234
merchant_descriptor=Online Store
currency=EUR
grand_total_amount=20.00
ics_applications=ics_ap_sale
ap_payment_type=GPY
ap_sale_cancel_url=https://www.redirect.url.html?action=cancel
ap_sale_success_url=https://www.redirect.url.html?action=success
ap_sale_failure_url=https://www.redirect.url.html?action=failure
```

Example 20 Sale Reply

```

merchant_ref_number=refnum1234
request_id=4703329437356002101200
currency=EUR
ics_decision_reason_code=100
ics_rcode=1
ics_rflag=SOK
ics_rmsg=Request was processed successfully.
ap_sale_amount=20.00
ap_sale_payment_status=pending
ap_sale_processor_response=00001
ap_sale_response_code=00001
ap_sale_rcode=1
ap_sale_rflag=SOK
ap_sale_rmsg=Request was processed successfully.
ap_sale_status=PENDING
ap_sale_processor_transaction_id=007055
ap_sale_trans_ref_no=9530019443
ap_sale_date_time=2020-01-11T124719Z
ap_sale_merchant_url=https://merchant.redirect.com/url.do?param_utf=%27%22%3C%3E
    %20%E6%B8%AC%E8%A9%A6%E6%B8%AC&param_url=https%3A%2F%2Fwww.abc.com&param_special=
    +@#%~_&sign=fdaa1df42b6260a10e2e3f1c0fc

```

Example 21 Sale Request (Cybersource Settlement Services Account)

```

merchant_id=mid43210
merchant_ref_number=refnum1234
merchant_descriptor=Online Store
currency=EUR
grand_total_amount=20.00
ics_applications=ics_ap_sale
bill_address1=10 TheStreet
bill_city=Berlin
bill_country=DE
customer_firstname=John
customer_lastname=Smith
ap_payment_type=GPY
ap_sale_cancel_url=https://www.redirect.url.html?action=cancel
ap_sale_success_url=https://www.redirect.url.html?action=success
ap_sale_failure_url=https://www.redirect.url.html?action=failure

```

Example 22 Sale Reply (Cybersource Settlement Services Account)

```

merchant_ref_number=refnum1234
request_id=4703329437356002101200
currency=EUR
ics_decision_reason_code=100
ics_rcode=1
ics_rflag=SOK
ics_rmsg=Request was processed successfully.
ap_sale_amount=20.00
ap_sale_payment_status=pending
ap_sale_processor_response=00001
ap_sale_response_code=00001
ap_sale_rcode=1
ap_sale_rflag=SOK
ap_sale_rmsg=Request was processed successfully.
ap_sale_status=PENDING
ap_sale_processor_transaction_id=007055
ap_sale_trans_ref_no=9530019443
ap_sale_date_time=2020-01-11T124719Z
ap_sale_merchant_url=https://merchant.redirect.com/url.do?param_utf=%27%22%3C%3E
%20%E6%B8%AC%E8%A9%A6%E6%B8%AC&param_url=https%3A%2F%2Fwww.abc.com&param_special=
+@#%~_&sign=fdaa1df42b6260a10e2e3f1c0fc

```

Check Status Service

Example 23 Sale Check Status Request

```

merchant_id=mid43210
merchant_ref_number=refnum1234
ics_applications=ics_ap_check_status
ap_payment_type=GPY
ap_check_status_request_id=4703329437356002101200

```

Example 24 Sale Check Status Reply

```

merchant_ref_number=refnum1234
request_id=52391098509302958393020294
ics_rcode=1
ics_rflag=SOK
ics_rmsg=Request was processed successfully.
ap_check_status_payment_status=SETTLED
ap_check_status_rcode=1
ap_check_status_response_code=00004
ap_check_status_rcode=1
ap_check_status_rflag=SOK
ap_check_status_rmsg=Request was processed successfully.
ap_check_status_trans_ref_no=TC38480966
ap_sale_date_time=2020-01-11T151614Z

```

Processing iDEAL Transactions

iDEAL is an e-commerce payment system in the Netherlands. It enables customers to pay for goods using online bank transfers from their bank accounts directly to your account.

[Table 2](#) lists the banks that support the iDEAL payment method.

Table 2 iDEAL Banks and Option IDs

Bank	Option ID
ABN AMRO	ABNCNL2A
ASN Bank	ASNBNL21
Bunq	BUNQNL2A
Handelsbanken	HANDNL2A
ING Bank	INGBNL2A
Knab	KNABNL2H
Moneyou	MOYONLI21
Rabobank	RABONL2URSA
RegioBank	RBRBNL21
SNS Bank	SNSBNL2A
Triodos Bank	TRIONL2U
Van Lanschot	FVLBNL22



Cybersource recommends that you make the iDEAL payment method available to Belgian customers. A large number of Dutch nationals or Dutch bank account holders resides in Belgium, and they prefer to use their Dutch accounts.

Transaction Flow



An iDEAL transaction flow can be viewed here:

<https://www.ideal.nl/demo/>

For a complete transaction flow diagram see:

http://apps.cybersource.com/library/documentation/dev_guides/OnlineBankTransfers/iDEAL.pdf

- 1 Display the **iDEAL** payment method on your checkout page.

You can display your logo (640 w x 150 h) and a wallpaper (1920 w x 1080 h) as part of the payment flow. If the bank option ID is not included in the sale service request, the logo and wallpaper are displayed.

- 2 Request the options service (**ics_ap_options**) once each day, at any time, to retrieve the list of bank names. Each name represents the bank identification code (BIC, also known as a *swift code*) associated with the bank and is prefixed with *ideal*, for example: `ideal-BUNQNL2A`.

Cybersource recommends caching the information and displaying the bank name to the customer in a drop-down menu on your checkout page.

- 3 The customer chooses the iDEAL payment method and chooses their bank from the list of options that you have cached.

A list of all available banks can be displayed in a drop-down menu in any order you choose. Cybersource recommends displaying the following six bank names and their logos at the top of the list:

- ING Bank
- Rabobank
- ABN AMRO
- SNS Bank
- ASN Bank
- Triodos Bank

- 4 Request the sale service (**ics_ap_sale**) and include the optional corresponding bank ID for the bank that the customer chooses (**ap_sale_payment_option_id**). Also send the success, cancel, and failure return URLs so that the bank can return the customer to your page.

- 5 Cybersource responds with a merchant URL to direct the customer to their online banking page to confirm payment details.

If the option ID (**ap_sale_payment_option_id**) is not included in the sale service request, the customer is directed to a URL where they must choose their bank from the list displayed. (The redirect URLs are not supported with inline frame integrations.)

- 6 When the payment is successful, the bank directs the customer to the success URL included in the sale service request.

When the payment is canceled, the bank directs the customer to the cancel URL included in the sale service request.

When the payment fails, the bank directs the customer to the failure URL included in the sale service request.

- 7 When a customer is directed to the success URL, you can request the check status service (**ics_ap_check_status**) to retrieve the current status of the payment.

The transaction statuses are:

- Abandoned—the customer did not complete the transaction within 15 minutes.
- Failed—the payment failed. Look at the **ics_rmsg** field for a description.
- Pending—the payment was initiated. Do not ship the goods.
- Settled—the payment is complete. You can ship the goods.

If the check status reply is *pending*, wait 5 minutes before making the check status request again. If there is still no status change, wait 20 minutes before making another check status request. After 20 minutes, the status should be *settled*, *abandoned*, or *failed*.

- 8 When the payment status is updated to *settled*, you can request the refund service (**ics_ap_refund**) to refund a customer's payment.

iDEAL transactions support:

- Follow-on refunds of payments that have a status of *settled*.
- Partial refunds and multiple refunds.
- Refunds for the original payment amount and the addition of 25 EUR. If the original payment amount was 45 EUR, you can refund up to 70 EUR.

Requesting Options

To request options from the processor:

Step 1 Set the `ics_applications` field to `ics_ap_options`.

Step 2 Include these fields in the request:

- `ap_payment_type`—set to `IDL`.
- `merchant_id`
- `merchant_ref_number`

For detailed descriptions of all request and reply fields, see [Appendix A, "API Fields,"](#) on page 67.

Performing a Sale

When you use a Cybersource settlement and services account, Cybersource settles funds from a Cybersource account to your merchant bank account.



To use Cybersource settlement services, you must sign a contract with Cybersource instead of with a payment method provider or a payment card company.

For more information on Cybersource account types, see ["Merchant Account Types,"](#) page 10.

FSP Accounts and the Export Compliance Service

When you use a Cybersource settlement services account, Cybersource automatically requests the export compliance service for every transaction. Export compliance verifies customer information by comparing it to lists maintained by government agencies. If a customer's billing information appears on any government lists, the transaction is declined.

The export compliance service will cause customers to experience transaction errors.

- In the Cybersource test environment, if you do not send customer billing information in the sale service request, there are no export compliance errors.
- In the Cybersource production environment, if you do not send customer billing information in the sale service request, there are export compliance errors.

If you have a Cybersource settlement services account, you must send the following customer information fields in every sale service request, in both the test and production environments:

- `customer_firstname`
- `customer_lastname`
- `bill_city`
- `bill_address1`
- `bill_country`

When any **offer-level** field is included in the sale service request, you must also include the **total_amount** field.



If you do not have a Cybersource settlement services account, you do not need to send customer billing data in your sale service request.

To perform a sale:

Step 1 Set the **ics_applications** field to `ics_ap_sale`.

Step 2 Include these fields in the request:

- `ap_payment_type`—set to `IDL`.
- `ap_sale_payment_option_id`—include the bank ID value returned in the Options service reply.
- `ap_sale_cancel_url`—required when your Cybersource account does not include this value.
- `ap_sale_failure_url`—required when your Cybersource account does not include this value.
- `ap_sale_payment_option_id`—include the bank ID value returned in the Options service reply.
- `ap_sale_success_url`—required when your Cybersource account does not include this value.
- `bill_address1`—required only when you have a Cybersource settlement services account.
- `bill_city`—required only when you have a Cybersource settlement services account.
- `bill_country`—required only when you have a Cybersource settlement services account.

- `currency`—set to `EUR`.
- `customer_email`
- `customer_firstname`—required only when you have a Cybersource settlement services account.
- `customer_lastname`—required only when you have a Cybersource settlement services account.
- `grand_total_amount`
- `merchant_id`
- `merchant_ref_number`
- `merchant_descriptor`
- `ap_payment_type`—set to `PZW`.
- `ap_sale_cancel_url`—required when your Cybersource account does not include this value.
- `ap_sale_success_url`—required when your Cybersource account does not include this value.
- `bill_address1`—required only when you have a Cybersource settlement services account.
- `bill_city`—required only when you have a Cybersource settlement services account.
- `bill_country`—required only when you have a Cybersource settlement services account.
- `customer_firstname`—required only when you have a Cybersource settlement services account.
- `customer_lastname`—required only when you have a Cybersource settlement services account.
- `currency`—set to `PLN`.
- `grand_total_amount`
- `merchant_id`
- `merchant_ref_number`
- `merchant_descriptor`

Step 3 Include any of these **optional** fields in the request:

- `ap_sale_payment_option_id`—include the bank ID value returned in the Options service reply.
- `customer_email`

For examples of a sale request and reply, see ["Name-Value Pair Examples," page 49](#). For detailed descriptions of all request and reply fields, see [Appendix A, "API Fields," on page 67](#).

Checking a Payment Status

To check the status of a payment:

Step 1 Set the `ics_applications` field to `ics_ap_check_status`.

Step 2 Include these fields in the request:

- `ap_check_status_request_id`—to check the status of a sale, include the value of the **request_id** field that was returned in the sale service reply. To check the status of a refund, include the value of the **request_id** field that was returned in the refund service reply.
- `ap_payment_type`—set to `IDL`.
- `merchant_id`
- `merchant_ref_number`

For examples of a check status request and reply, see ["Name-Value Pair Examples," page 49](#). For detailed descriptions of all request and reply fields, see [Appendix A, "API Fields," on page 67](#).

Refunding a Payment

To refund a payment:

Step 1 Set the **ics_applications** field to `ics_ap_refund`.

Step 2 Include these fields in the request:

- `ap_payment_type`—set to `IDL`.
- `ap_refund_request_id`—include the value of the **request_id** field that was returned in the sale service reply.
- `currency`
- `grand_total_amount`
- `merchant_id`
- `merchant_ref_number`

For examples of a refund request and reply, see "[Name-Value Pair Examples](#)," page 49. For detailed descriptions of all request and reply fields, see [Appendix A, "API Fields](#)," on page 67.

Testing

For test transactions, send requests to the test server (CAS):

<http://ics2testa.ic3.com>

To test a transaction:

Step 1 Request the sale service and include **ideal-FVLBNL22** in the **ap_sale_payment_option_id** field. See "[Requesting Options](#)," page 43.

If you include an empty value in the **ap_sale_payment_option_id** field, choose from the banks available on the bank selection page that is displayed.

Step 2 Redirect to the URL you receive in the **merchant_url** field returned in the sale service reply.

Step 3 Choose a payment status:

- a** Paid—the payment status updates to *settled*. You are directed to the success URL in the sale service request.
- b** Canceled—the payment status updates to *abandoned*. You are directed to the cancel URL in the sale service request.
- c** Failed—the payment status updates to *abandoned*. You are directed to the failure URL in the sale service request.
- d** No Final status—the payment status updates to *pending*.

Step 4 Click **Further to your webshop**.**Step 5** If you chose Paid in [Step 3](#), you are directed to the success URL and can request the check status service or the refund service.

If you chose Canceled in [Step 3](#), you are directed to the cancel URL and can request the check status service to view the latest status of the payment.

If you chose Failed in [Step 3](#), you are directed to the failure URL and can request the check status service to view the latest status of the payment.

If you chose No Final Status in [Step 3](#), you can request the check status service to view the latest status of the payment.

Name-Value Pair Examples

Options Service

Example 25 Options Request

```
ap_payment_type= idl
ics_applications=ics_ap_options
merchant_id=1234
merchant_ref_number= 0001
```

Example 26 Options Reply

```
ap_options_count=12
ap_options_offset=0
ap_options_rcode=1
ap_options_response_code=00000
ap_options_rflag=SOK
ap_options_rmsg=Request was processed successfully.
ap_options_total_count=12
ics_rcode=1
ics_rflag=SOK
ics_rmsg=Request was processed successfully.
merchant_ref_number=0001
option0=id: ideal-FVLBNL22^name:van Lanschot
option1=id:ideal-TRIONL2U^name:Triodos Bank
option2=id:ideal-SNSBNL2A^name:SNS
option3=id: ideal-RBRBNL21^name:RegioBank
option4=id: ideal-MOYONL21^name:Moneyou
option5=id: ideal-KNABNL2H^name:Knab
option6=id: ideal-HANDNL2A^name:Handelsbanken
option7=id: ideal-BUNQNL2A^name: bunq
option8=id: ideal-ASBNL21^name: ASN Bank
option9=id: ideal-RABONL2U^name: Rabobank
option10=id: ideal-INGBNL2A^name: ING
option11=id: ideal-ABNANL2A^name: ABN AMRO
request_id=5979264027440181636348
request_token=AxijrWSTRCL1GXVTh2z8/5dDKtAgTgAHTDJt/9i4nfeSAk0Qi9R11U4ds/AAuzbF
```

Sale Service

Example 27 Sale Request

```

merchant_id=mid43210
merchant_ref_number=refnum1234
merchant_descriptor=Online Store
currency=EUR
grand_total_amount=20.00
ics_applications=ics_ap_sale
ap_payment_type=IDL
ap_sale_cancel_url=https://www.redirect.url.html?action=cancel
ap_sale_success_url=https://www.redirect.url.html?action=success
ap_sale_failure_url=https://www.redirect.url.html?action=failure

```

Example 28 Sale Reply

```

merchant_ref_number=refnum1234
reque_id=4703329437356002101200
currency=EUR
ics_decision_reason_code=100
ics_rcode=1
ics_rflag=SOK
ics_rmsg=Request was processed successfully.
ap_sale_amount=20.00
ap_sale_payment_status=pending
ap_sale_processor_response=00001
ap_sale_response_code=00001
ap_sale_rcode=1
ap_sale_rflag=SOK
ap_sale_rmsg=Request was processed successfully.
ap_sale_status=PENDING
ap_sale_processor_transaction_id=007055
ap_sale_trans_ref_no=9530019443
ap_sale_date_time=2020-01-11T124719Z
ap_sale_merchant_url=https://merchant.redirect.com/url.do?param_utf=27%22%3C%3E
%20%E6%B8%AC%E8%A9%A6%E6%B8%AC&param_url=https%3A%2F%2Fwww.abc.com&param_special=
+@#%~_&sign=fdaald42b6260a10e2e3f1c0fc87862

```

Example 29 Sale Request (Cybersource Settlement Services Account)

```

merchant_id=mid43210
merchant_ref_number=refnum1234
merchant_descriptor=Online Store
currency=EUR
grand_total_amount=20.00
ics_applications=ics_ap_sale
bill_address1=10 TheStreet
bill_city=Amsterdam
bill_country=NL
customer_firstname=John
customer_lastname=Smith
ap_payment_type=IDL
ap_sale_cancel_url=https://www.redirect.url.html?action=cancel
ap_sale_success_url=https://www.redirect.url.html?action=success
ap_sale_failure_url=https://www.redirect.url.html?action=failure

```

Example 30 Sale Reply (Cybersource Settlement Services Account)

```

merchant_ref_number=refnum1234
request_id=4703329437356002101200
currency=EUR
ics_decision_reason_code=100
ics_rcode=1
ics_rflag=SOK
ics_rmsg=Request was processed successfully.
ap_sale_amount=20.00
ap_sale_payment_status=pending
ap_sale_processor_response=00001
ap_sale_response_code=00001
ap_sale_rcode=1
ap_sale_rflag=SOK
ap_sale_rmsg=Request was processed successfully.
ap_sale_status=PENDING
ap_sale_processor_transaction_id=007055
ap_sale_trans_ref_no=9530019443
ap_sale_date_time=2020-01-11T124719Z
ap_sale_merchant_url=https://merchant.redirect.com/url.do?param_utf=27%22%3C%3E
%20%E6%B8%AC%E8%A9%A6%E6%B8%AC&param_url=https%3A%2F%2Fwww.abc.com&param_special=
+@#%~_&sign=fdaa1df42b6260a10e2e3f1c0fc87862

```

Example 31 Sale Check Status Request

```

merchant_id=mid43210
merchant_ref_number=refnum1234
ics_applications=ics_ap_check_status
ap_payment_type=IDL
ap_check_status_request_id=4703329437356002101200

```

Example 32 Sale Check Status Reply

```

merchant_ref_number=refnum1234
request_id=52391098509302958393020294
ics_rcode=1
ics_rflag=SOK
ics_rmsg=Request was processed successfully.
ap_check_status_payment_status=SETTLED
ap_check_status_response_code=00004
ap_check_status_rcode=1
ap_check_status_rflag=SOK
ap_check_status_rmsg=Request was processed successfully.
ap_check_status_trans_ref_no=TC38480966
ap_check_status_date_time=2020-01-11T151614Z

```

Refund Service**Example 33 Refund Request**

```

merchant_id=mid43210
merchant_ref_number=refnum1234
currency=EUR
grand_total_amount=20.00
ics_applications=ics_ap_refund
ap_payment_type=IDL
ap_refund_request_id=4703329437356002101200

```

Example 34 Refund Reply

```

merchant_ref_number=refnum1234
request_id=8484832012000483918274
currency=EUR
ics_rcode=1
ics_rflag=SOK
ics_rmsg=Request was processed successfully.
ap_refund_amount=20.00
ap_refund_payment_status=refunded
ap_refund_response_code=00006
ap_refund_rcode=1
ap_refund_rflag=SOK
ap_refund_rmsg=Request was processed successfully.
ap_refund_processor_transaction_id=903344
ap_refund_trans_ref_no=01950351
ap_refund_date_time=2020-01-11T154719ZZ

```

Refund Check Status Service

Example 35 Refund Check Status Service

```
merchant_id=mid43210
merchant_ref_number=refnum1234
ics_applications=ics_ap_check_status
ap_payment_type=IDL
ap_check_status_request_id=8484832012000483918274
```

Example 36 Refund Check Status Reply

```
merchant_ref_number=refnum1234
request_id=8918713313181839208523
ics_rcode=1
ics_rflag=SOK
ics_rmsg=Request was processed successfully.
ap_check_status_payment_status=SETTLED
ap_check_status_response_code=00004
ap_check_status_rcode=1
ap_check_status_rflag=SOK
ap_check_status_rmsg=Request was processed successfully.
ap_check_status_trans_ref_no=TC30987664
ap_check_status_date_time=2020-01-11T174719ZZ
```

Processing Sofort Transactions

Sofort is a payment processor and an e-commerce payment system in many European countries. Sofort enables customers to pay for goods using online bank transfers from their bank accounts directly to your account.

Transaction Flow



A Sofort transaction flow can be viewed here:

<https://www.sofort.com/eng-DE/kaeufer/su/online-zahlen-mit-sofort-ueberweisung/>

For a complete transaction flow diagram see:

http://apps.cybersource.com/library/documentation/dev_guides/OnlineBankTransfers/Sofort.pdf

- 1 Display the *Sofort* payment option on your checkout page.



Supported browsers are Google Chrome, Internet Explorer, Safari, and Firefox.

- 2 Request the Cybersource sale service (**ics_ap_sale**) and include the success and cancel return URLs so that the bank can return the consumer to your page.
- 3 Cybersource responds with a URL to direct the customer to their online banking page to confirm payment details.
- 4 When the payment is successful, the customer is directed to the success URL included in the sale service request.

When the payment is canceled or fails, the customer is directed to the cancel URL included in the sale service request.

- 5 After a customer is directed to the success URL, you can request the check status service (**ics_ap_check_status**) to retrieve the current status of the payment.

The transaction statuses are:

- Authorized—the customer has authorized the payment. Do not ship the goods.
- Failed—the payment failed. View the **ics_rmsg** field for a description.
- Pending—the payment was initiated. Do not ship the goods.
- Settled—if you have a Cybersource partner bank account, you receive this payment status to indicate that it was received by Cybersource and will be funded to your bank account. It can take up to a few days for a transaction to settle. You can ship the goods to the customer.

When the customer confirms the payment, the transaction status updates from *pending* to *authorized*. See "[Checking a Payment Status](#)," page 58.

The refund transaction status updates from *pending* (at the time of the request) to *refunded* (when processed by the bank). You can request that the refund service (**ics_ap_refund**) refund a customer's payment only when the payment status is updated to *settled*.

To check the status of the refund, Cybersource recommends requesting the check status service once every four hours.



Refunds are available only when you are using the API, not the Business Center. Automated refunds are available when you use the Cybersource settlement services account.

Sofort transactions support:

- Follow-on refunds of payments that have a status of *settled*.
- Partial refunds and multiple refunds.

Performing a Sale

When you use a Cybersource settlement and services account, Cybersource settles funds from a Cybersource account to your merchant bank account.



To use Cybersource settlement services, you must sign a contract with Cybersource instead of with a payment method provider or a payment card company.

For more information on Cybersource account types, see ["Merchant Account Types," page 10.](#)

FSP Accounts and the Export Compliance Service

When you use a Cybersource settlement services account, Cybersource automatically requests the export compliance service for every transaction. Export compliance verifies customer information by comparing it to lists maintained by government agencies. If a customer's billing information appears on any government lists, the transaction is declined.

The export compliance service will cause customers to experience transaction errors.

- In the Cybersource test environment, if you do not send customer billing information in the sale service request, there are no export compliance errors.
- In the Cybersource production environment, if you do not send customer billing information in the sale service request, there are export compliance errors.

If you have a Cybersource settlement services account, you must send the following customer information fields in every sale service request, in both the test and production environments:

- customer_firstname
- customer_lastname
- bill_city
- bill_address1
- bill_country

When any **offer-level** field is included in the sale service request, you must also include the **total_amount** field.



If you do not have a Cybersource settlement services account, you do not need to send customer billing data in your sale service request.

To perform a sale:

Step 1 Set the `ics_applications` field to `ics_ap_sale`.

Step 2 Include these **required** fields in the request:

- `ap_payment_type`—set to `SOF`.
- `ap_sale_cancel_url`—required when your Cybersource account does not include this value.
- `ap_sale_success_url`—required when your Cybersource account does not include this value.



Cybersource recommends using different URLs for the success URL and the cancel URL. Request the check status service when the customer is directed to the success URL.

- `ap_sale_transaction_timeout`
- `bill_address1`—required only when you have a Cybersource settlement services account.
- `bill_city`—required only when you have a Cybersource settlement services account.
- `bill_country`—required only when you have a Cybersource settlement services account.

You can configure the Sofort payment flow so that the customer cannot edit the country, and must use a bank account within the country from which you request the Sale service. For this configuration, contact customer support for the collector model. If the configuration is set to lock the customer country, you must send the **bill_country** field for the country from which you want the customer to pay from.

- `currency`—set to `EUR`.
- `customer_firstname`—required only when you have a Cybersource settlement services account.
- `customer_lastname`—required only when you have a Cybersource settlement services account.
- `grand_total_amount`
- `merchant_descriptor`

Cybersource recommends that you include a combination of static and dynamic numbers for this field value because some banks may expect a different value within a particular time frame. If this field is not included in the request, the merchant reference number is used instead.

- merchant_id
- merchant_ref_number

For examples of a sale request and reply, see ["Examples," page 63](#). For detailed descriptions of all request and reply fields, see [Appendix A, "API Fields," on page 67](#).

Checking a Payment Status

Checking the Pending Status

- Step 1** When the customer is directed to the success URL or the failure URL, request the check status service to confirm the status has updated from *pending* to *authorized*.
- Step 2** When the status is *pending*, wait 15 minutes and request the check status service again.
- Step 3** If the status remains at *pending*, continue to request the check status service every 15 minutes. The status will update to *authorized* or *abandoned*.

Checking the Authorized Status

- Step 1** When the customer is directed to the success URL or the failure URL, request the check status service to confirm the status has updated from *pending* to *authorized*.
- Step 2** When the status is *authorized*, request the check status service every four hours until the status updates to *settled*.
- Step 3** If the payment status does not update from *authorized* to *settled* within ten days, request the check status service once each day until the status updates to *settled*.

For most payments, the status changes from *authorized* to *settled* within 10 days. However, a small number of payments can take more than 10 days to be processed. Therefore, the status does not update to *settled* for 10 days or more. When the status is *settled*, ship the goods based or refund the funds to the customer.

How to Check a Payment Status

To check the status of a payment:

Step 1 Set the **ics_applications** field to `ics_ap_check_status`.

Step 2 Include these fields in the request:

- `ap_check_status_request_id`—to check the status of a sale, include the value of the **request_id** field that was returned in the sale service reply. To check the status of a refund, include the value of the **request_id** field that was returned in the refund service reply.
- `ap_payment_type`—set to `SOF`.
- `merchant_id`
- `merchant_ref_number`

For examples of a check status request and reply, see ["Examples," page 63](#). For detailed descriptions of all request and reply fields, see [Appendix A, "API Fields," on page 67](#).

Refunding a Payment

For Sofort payments, the refund payment status returned is always *pending*. Cybersource recommends requesting the check status service to retrieve the status *refunded*.



If the refund payment status returned is *pending*, Cybersource recommends that you request the check status service every 4 hours until the status updates to *refunded*. It can take up to 48 hours for the status to update from *pending* to *refunded*—this indicates that the customer's account has been funded.

How to Refund a Payment

To refund a payment:

Step 1 Set the `ics_applications` field to `ics_ap_refund`.

Step 2 Include these fields in the request:

- `payment_type`—set to `SOF`.
- `ap_refund_request_id`—set to the request ID value returned from the sale request.
- `currency`
- `grand_total_amount`
- `merchant_id`
- `merchant_ref_number`

For examples of a refund request and reply, see ["Examples," page 63](#). For detailed descriptions of all request and reply fields, see [Appendix A, "API Fields," on page 67](#).

Testing

For test transactions, send requests to the test server (CAS):

<http://ics2testa.ic3.com>

To test a Sofort transaction:

- Step 1** Request the sale service (see "Performing a Sale," page 56).
- Step 2** Redirect to the URL that you receive in the **merchant_url** field returned in the sale service reply.
- Step 3** Enter the test details for the specific bank:

Table 3 Bank Test Details

Country	Bank Test Details
Austria	00000
Belgium	Demo Bank
Germany	88888888
Italy	00000
Netherlands	Demo Bank
Spain	Demo Bank

- Step 4** Click **Next**.
- Step 5** Enter any 4-digit account number and any 3-digit PIN, and click **Next**.
- Step 6** Select an account and click **Next**.
- Step 7** Enter 12345 and click **Next**.

The payment status updates to *authorized* and you are directed to the success URL that you included in the sale service request.

- Step 8** Request the check status service to retrieve the payment status *settled*.
-

Testing Refunds

To test a Sofort refund:

Follow the steps listed in ["Testing," page 61](#), (the payment status will be *settled*) and do one of these:

- Request the refund service and include the request ID value returned in the sale service reply, along with the amount 2000.00. The payment status returned is *pending*.
 - Request the refund service and include the request ID value returned in the sale service reply, along with the amount 4000.00. The payment status returned is *failed*.
 - Request the refund service and include the request ID value returned in the sale service reply, along with any amount less than 2000.00. The payment status returned is *refunded*.
-

Examples

Sale Service

Example 37 Sale Request

```

merchant_id=mid43210
merchant_ref_number=refnum1234
merchant_descriptor=Online Store
currency=EUR
grand_total_amount=20.00
ics_applications=ics_ap_sale
ap_payment_type=SOF
ap_sale_cancel_url=https://www.redirect.url.html?action=cancel
ap_sale_success_url=https://www.redirect.url.html?action=success
ap_sale_failure_url=https://www.redirect.url.html?action=failure

```

Example 38 Sale Reply

```

merchant_ref_number=refnum1234
request_id=4703329437356002101200
currency=EUR
ics_decision_reason_code=100
ics_rcode=1
ics_rflag=SOK
ics_rmsg=Request was processed successfully.
ap_sale_amount=20.00
ap_sale_payment_status=pending
ap_sale_processor_response=00001
ap_sale_response_code=00001
ap_sale_rcode=1
ap_sale_rflag=SOK
ap_sale_rmsg=Request was processed successfully.
ap_sale_status=PENDING
ap_sale_processor_transaction_id=007055
ap_sale_trans_ref_no=9530019443
ap_sale_date_time=2020-01-11T124719Z
ap_sale_merchant_url=https://merchant.redirect.com/url.do?param_utf=27%22%3C%3E
%20%E6%B8%AC%E8%A9%A6%E6%B8%AC&param_url=https%3A%2F%2Fwww.abc.com&param_special=
+@#%~_&sign=fdaa1df42b6260a10e2e3f1c0fc87862

```

Example 39 Sale Request (Cybersource Settlement Services Account)

```

merchant_id=mid43210
merchant_ref_number=refnum1234
merchant_descriptor=Online Store
currency=EUR
grand_total_amount=1.00
ics_applications=ics_ap_sale
bill_address1=10 TheStreet
bill_city=Rome
bill_country=IT
customer_firstname=John
customer_lastname=Smith
ap_payment_type=SOF
ap_sale_cancel_url=https://www.redirect.url.html?action=cancel
ap_sale_success_url=https://www.redirect.url.html?action=success
ap_sale_failure_url=https://www.redirect.url.html?action=failure

```

Example 40 Sale Reply (Cybersource Settlement Services Account)

```

merchant_ref_number=refnum1234
request_id=4703329437356002101200
currency=EUR
ics_decision_reaons_code=100
ics_rcode=1
ics_rflag=SOK
ics_rmsg=Request was processed successfully.
ap_sale_amount=20.00
ap_sale_payment_status=pending
ap_sale_processor_response=00001
ap_sale_response_code=00001
ap_sale_rcode=1
ap_sale_rflag=SOK
ap_sale_rmsg=Request was processed successfully.
ap_sale_status=PENDING
ap_sale_processor_transaction_id=007055
ap_sale_trans_ref_no=9530019443
ap_sale_date_time=2020-01-11T124719Z
ap_sale_merchant_url=https://merchant.redirect.com/url.do?param_utf=27%22%3C%3E
%20%E6%B8%AC%E8%A9%A6%E6%B8%AC&param_url=https%3A%2F%2Fwww.abc.com&param_special=
+@#%~_&sign=fdaa1df42b6260a10e2e3f1c0fc87862

```

Check Status Service

Example 41 Sale Check Status Request

```

merchant_id=mid43210
merchant_ref_number=refnum1234
ics_applications=ics_ap_check_status
ap_payment_type=SOF
ap_check_status_request_id=4703329437356002101200

```

Example 42 Sale Check Status Reply

```

merchant_ref_number=refnum1234
request_id=52391098509302958393020294
ics_rcode=1
ics_rflag=SOK
ics_rmsg=Request was processed successfully.
ap_check_status_payment_status=SETTLED
ap_check_status_response_code=00004
ap_check_status_rcode=1
ap_check_status_rflag=SOK
ap_check_status_rmsg=Request was processed successfully.
ap_check_status_status=PENDING
ap_check_status_trans_ref_no=TC38480966
ap_check_status_date_time=2020-01-11T151614Z

```

Refund Service

Example 43 Refund Request

```

merchant_id=mid43210
merchant_ref_number=refnum1234
currency=EUR
grand_total_amount=20.00
ics_applications=ics_ap_refund
ap_payment_type=SOF
ap_refund_request_id=4703329437356002101200

```

Example 44 Refund Reply

```

merchant_ref_number=refnum1234
request_id=8484832012000483918274
currency=EUR
ics_rcode=1
ics_rflag=SOK
ics_rmsg=Request was processed successfully.
ap_refund_amount=20.00
ap_refund_payment_status=refunded
ap_refund_response_code=00006
ap_refund_rcode=1
ap_refund_rflag=SOK
ap_refund_rmsg=Request was processed successfully.
ap_refund_trans_ref_no=01950351
ap_refund_processor_transaction_id=903344
ap_refund_date_time=2020-01-12T155432Z

```

Refund Check Status Service

Example 45 Refund Check Status Service

```

merchant_id=mid43210
merchant_ref_number=refnum1234
ics_applications=ics_ap_check_status
ap_payment_type=SOF
ap_check_status_request_id=8484832012000483918274

```

Example 46 Refund Check Status Reply

```

merchant_ref_number=refnum1234
request_id=8918713313181839208523
ics_rcode=1
ics_rflag=SOK
ics_rmsg=Request was processed successfully.
ap_check_status_payment_status=SETTLED
ap_check_status_response_code=00004
ap_check_status_rcode=1
ap_check_status_rflag=SOK
ap_check_status_rmsg=Request was processed successfully.
ap_check_status_trans_ref_no=TC30987664
ap_check_status_date_time=2020-01-11T171614Z

```

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.

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 4 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

Working with Multibyte Character Strings

Some languages—such as Korean, Chinese, and Russian—require more than one ASCII byte per character. Therefore, a string of multibyte characters can exceed the allotted string length of some Cybersource API fields.

In some languages, a short name that visually has only three or four characters might be equivalent to 10 or 15 bytes in UTF-8. Therefore, it is important to consider the overall length of a multibyte string to be sure it fits into the allotted ASCII string length.

For best success when working with languages, make sure the total length of a multibyte string does not exceed the ASCII string length for a specific API field.

Request Fields

Table 5 Request Fields

Field Name	Description	Used By: Required (R) or Optional (O)	Data Type & Length
ap_check_status_request_id	Request ID of the sale transaction for which you want to verify the status. Include the value of the request_id field that was returned in the sale service response.	Check Status (R)	String (26)
ap_options_limit	The maximum number of options to be retrieved from the processor and displayed to the customer. Possible values: 1–250 Note This field is valid only for iDEAL transactions.	Options (O)	String (3)

Table 5 Request Fields (Continued)

Field Name	Description	Used By: Required (R) or Optional (O)	Data Type & Length
ap_options_offset	<p>Offset from the first item in the list of options received from the processor. If you want to display the options in multiple lists, this number represents the first option displayed in each list.</p> <p>Possible values: 0-9999</p> <p>Examples:</p> <pre>ap_options_limit=10 ap_options_offset=0</pre> <p>The above values display 10 options to the customer, starting with the first item on the list received from the processor.</p> <pre>ap_options_limit=10 ap_options_offset=10</pre> <p>The above values display 10 options to the customer, starting with the 11th item on the list received from the processor.</p> <p>Note This field is valid only for iDEAL transactions.</p>	Options (O)	String (4)
ap_payment_type	<p>Identifier for the payment method:</p> <ul style="list-style-type: none"> ■ EPS: EPS ■ GPY: giro pay ■ IDL: iDEAL ■ MCH: Bancontact ■ SOF: Sofort 	Options (R) Sale (R) Check Status (R) Refund (R)	String (3)
ap_refund_request_id	<p>Request ID of the sale transaction for which you are requesting a refund.</p> <p>Include the value of the request_id field that was returned in the sale service response.</p>	Refund (R)	String (26)
ap_sale_cancel_url	URL to which the customer is directed after canceling the payment.	Sale (R when your Cybersource account does not include this value; otherwise, O)	String (255)
ap_sale_failure_url	<p>URL to which the customer is directed after a payment fails.</p> <p>Note This field is valid only for iDEAL and Bancontact transactions.</p>	Sale (R when your Cybersource account does not include this value; otherwise, O)	String (255)

Table 5 Request Fields (Continued)

Field Name	Description	Used By: Required (R) or Optional (O)	Data Type & Length
ap_sale_payment_option_id	<p>Payment option ID name.</p> <p>This is the bank's swift code. Include the option ID name returned in the Options service response.</p> <p>Example ideal-BUNQNL2A</p> <p>Note This field is valid only for iDEAL transactions.</p>	Sale (O)	String (60)
ap_sale_success_url	<p>URL to which the customer is directed after completing the payment.</p>	Sale (R when your Cybersource account does not include this value; otherwise, O)	String (255)
ap_sale_transaction_timeout	<p>The time-out limit in seconds for the transaction. The time-out limit starts when the customer is directed to the merchant URL that is included in the sale service response. The maximum value is 99999 (about 27 hours). When the transaction times out, the payment system changes the status to <i>abandoned</i>.</p> <p>Note This field is valid only for Sofort transactions.</p> <p>If the field is not included in the request, the default time-out is 6 hours. The minimum value is 120 seconds (2 minutes). If this field is set to 0, the transaction will never time out.</p>	Sale (O)	Integer (5)
bank_swiftcode	<p>Bank's SWIFT code. Unique address of the bank. Also known as the Bank Identification Code (BIC).</p> <p>Note This field is valid only for giro pay and EPS transactions.</p>	Sale (O)	String (20)
bill_address1	<p>Customer's billing street address.</p> <p>Note This field is required for Sofort transactions.</p>	Sale (R when you have a Cybersource settlement services account; otherwise, O)	String (60)

Table 5 Request Fields (Continued)

Field Name	Description	Used By: Required (R) or Optional (O)	Data Type & Length
bill_city	Customer's billing city. Note This field is required for Sofort transactions.	Sale (R when you have a Cybersource settlement services account; otherwise, O)	String (50)
bill_country	Customer's billing country. Use the two-character <i>ISO Standard Country Codes</i> . Note This field is required for Sofort transactions. Note When billTo_country is US or CA, the state and postal code must also be included in the sale request.	Sale (R when you have a Cybersource settlement services account; otherwise, O)	String (2)
bill_state	Customer's billing state or province. Use the <i>State, Province, and Territory Codes for the United States and Canada</i> .	Sale (O)	String (2)
company_name	Name of the customer's company.	Sale (O)	String (60)
currency	Currency used for the order. Use the three character <i>ISO Standard Currency Codes</i> .	Sale (R) Refund (R)	String (5)
customer_email	Customer's email address, including the full domain name.	Sale (O)	String (255)
customer_firstname	Customer's first name. This name must be the same as the name on the card. Note This field is required for Sofort transactions.	Sale (R when you have a Cybersource settlement services account; otherwise, O)	String (60)
customer_ipaddress	Customer's IP address. Note Only supports IPv4 addresses.	Sale (O)	String (15)

Table 5 Request Fields (Continued)

Field Name	Description	Used By: Required (R) or Optional (O)	Data Type & Length
customer_language	<p>Language code and country code used for the transaction.</p> <p>Format: [language code][dash][country code]</p> <p>Possible values:</p> <ul style="list-style-type: none"> ■ DE-BE: German-Belgium ■ DE-DE (default): German-Germany ■ DE-ES: German-Spain ■ DE-IT: German-Italy ■ EN-AT: English-Austria ■ EN-BE: English-Belgium ■ EN-DE: English-Germany ■ EN-ES: English-Spain ■ EN-IT: English-Italy ■ EN-NL: English-Netherlands ■ ES-ES: Spanish-Spain ■ FR-BE: French-Belgium ■ IT-IT: Italian-Italy ■ NL-BE: Dutch-Belgium ■ NL-NL: Dutch-Netherlands <p>Note This field is valid only for Sofort transactions.</p>	Sale (O)	String (5)
customer_lastname	<p>Customer's last name. This name must be the same as the name on the card.</p> <p>Note This field is required for Sofort transactions.</p>	Sale (R when you have a Cybersource settlement services account; otherwise, O)	String (60)
grand_total_amount	<p>Grand total for the order. This value cannot be negative. You can include a decimal point (.), but you cannot include any other special characters. Cybersource truncates the amount to the correct number of decimal places.</p> <p>Important You must include either grand_total_amount or offer0, the offer-level field amount and the offer-level field tax_amount in your request.</p>	Sale (R) Refund (R)	Decimal (15)

Table 5 Request Fields (Continued)

Field Name	Description	Used By: Required (R) or Optional (O)	Data Type & Length
ics_applications	<p>Cybersource services to process for the request:</p> <ul style="list-style-type: none"> ▪ ics_ap_options This service is valid only for iDEAL transactions. ▪ ics_ap_sale ▪ ics_ap_check_status ▪ ics_ap_refund 	Required for each specific service request.	String (255)
merchant_descriptor	Merchant description that is displayed on the customer's statement. When you include more than one consecutive space, extra spaces are removed.	Sale (R)	<p>For Bancontact and iDEAL: String (35)</p> <p>For Sofort, EPS and giropay: String (27)</p>
merchant_descriptor_city	City for your business location.	Sale (O)	String (50)
merchant_descriptor_contact	Merchant contact information, such as a phone number, that is displayed on the customer's statement. When you include more than one consecutive space, extra spaces are removed.	Sale (O)	String (150)
merchant_descriptor_country	Country code for your business location. Use the standard ISO Standard Country Codes .	Sale (O)	String (2)
merchant_descriptor_postal_code	Postal code for your business location.	Sale (O)	String (10)
merchant_descriptor_state	State code or region code for your business location.	Sale (O)	String (50)
merchant_descriptor_street	Street address for your business location. If the street address is more than 38 characters, use meaningful abbreviations.	Sale (O)	String (60)
merchant_id	Your Cybersource merchant ID. Use the same merchant ID for evaluation, testing, and production.	Required for all service requests.	String (30)

Table 5 Request Fields (Continued)

Field Name	Description	Used By: Required (R) or Optional (O)	Data Type & Length
merchant_ref_number	Merchant-generated order reference or tracking number. Cybersource recommends that you send a unique value for each transaction so that you can perform meaningful searches for the transaction. To ensure success when working with the sale service in this field, use only hyphens (-) and underscores (_) as your special characters.	Required for all service requests.	String (50)

Offer-Level Fields

Table 6 Offer-Level Fields

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
amount	Per-item price of the product. This value cannot be negative. You can include a decimal point (.), but you cannot include any other special characters. Cybersource truncates the amount to the correct number of decimal places. See "Formatting Restrictions," page 67 .	Sale (O) ¹	Decimal (15)
merchant_product_sku	Identification code for the product. This field is required when product_code is not <code>default</code> or one of the values related to shipping and handling.	Sale (O)	String (255)
product_code	Type of product. This value is used to determine the product category: electronic, handling, physical, service, or shipping. The default value is <code>default</code> .	Sale (O)	String (255)
product_name	This field is required when product_code is not <code>default</code> or one of the values related to shipping and handling.	Sale (O)	String (255)
quantity	The default is 1. This field is required when product_code is not <code>default</code> or one of the values related to shipping and handling.	Sale (O)	Nonnegative integer (10)

¹ You must include either **grand_total_amount** or **offer0** and the offer-level field **amount**. For information about offers and grand totals, see *Getting Started with CyberSource Advanced for the SCMP API*.

Table 6 Offer-Level Fields (Continued)

Field	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 unit price 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 items in your request:</p> <pre>item_0_unitPrice=10.00 item_0_quantity=1 item_0_taxAmount=0.80 item_1_unitPrice=20.00 item_1_quantity=1 item_1_taxAmount=1.60</pre> <p>2 The total amount authorized is 32.40, not 30.00 with 2.40 of tax included.</p>	Sale (O)	Decimal (15)
total_amount	<p>Total amount for all items selected.</p> <p>This field is required when offer-level fields are included in the request.</p>	Sale (See description)	String (15)
<p>¹ You must include either grand_total_amount or offer0 and the offer-level field amount. For information about offers and grand totals, see <i>Getting Started with CyberSource Advanced for the SCMP API</i>.</p>			

Reply Fields

Table 7 Reply Fields

Field Name	Description	Returned By:	Data Type & Length
ap_check_status_date_time	<p>Date and time at which the service was requested.</p> <p>Format is YYYY-MM-DDThh:mm:ssZ, where:</p> <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>	Check Status	String (20)

Table 7 Reply Fields (Continued)

Field Name	Description	Returned By:	Data Type & Length
ap_check_status_iban_suffix	Suffix of the international bank account number. EPS, giropay, iDEAL, and Sofort When this field is returned, the IBAN is available to create a mandate for direct debits. See <i>Direct Debits Using Alternative Payment Services and the SCMP API</i> .	Check Status	String (10)
ap_check_status_payment_status	Description of the payment status. Possible values: <ul style="list-style-type: none">■ PENDING: Payment was initiated. Do not ship the goods.■ SETTLED: Payment is complete and the funds have been settled in your merchant account. Ship the goods.■ FAILED: Payment failed.■ ABANDONED: Customer did not confirm the payment within 15 minutes or the customer cancelled the payment. This status is valid only for iDEAL, Bancontact, EPS, and giropay transactions.■ AUTHORIZED: Customer authorized the payment. This status is valid only for Sofort transactions.	Check Status	String (15)
ap_check_status_processor_response	Processor response code. See Appendix B, "Reply Flags and Processor Response Code," on page 82.	Check Status	String (5)
ap_check_status_rcode	One-digit reply code that indicates whether the ics_ap_check_status 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	Check Status	Integer (1)
ap_check_status_response_code	Response code from the processor. Possible values: 00000 – 99999. See "Reply Flags and Processor Response Code," page 82.	Check Status	Integer (5)

Table 7 Reply Fields (Continued)

Field Name	Description	Returned By:	Data Type & Length
ap_check_status_rflag	One-word description of the result of the ics_ap_check_status request. See " Reply Flags and Processor Response Code ," page 82.	Check Status	String (50)
ap_check_status_rmsg	Message explaining the reply code ap_check_status_rflag . See " Reply Flags and Processor Response Code ," page 82.	Check Status	String (255)
ap_check_status_trans_ref_no	Reference number that you use to reconcile your Cybersource reports with your reports. For more information about tracking orders, see <i>Getting Started with CyberSource Advanced for the SCMP API</i> (PDF HTML).	Check Status	String (60)
ap_option#=id:<value>^ name:<value>	<p>Unique identifier and the associated bank swift code.</p> <p>Example</p> <pre>option0=id:ideal- ABNANL2A^name:ABN AMRO option1=id:ideal- ASNBNL21^name:ASN Bank option2=id:ideal- BUNQNL2A^name:Bunq</pre> <p>Important Cybersource recommends caching the information and displaying the bank name to the customer in a drop-down menu on your checkout page.</p> <p>Note This field is valid only for iDEAL transactions.</p>	Options	<p>id:<value></p> <p>Alphanumeric (34)</p> <p>name:<value></p> <p>Alphanumeric (60)</p>
ap_options_count	<p>The number of options requested from the processor and displayed to the customer.</p> <p>Possible values: 1-250</p> <p>Note This field is valid only for iDEAL transactions.</p>	Options	Numeric (3)
ap_options_offset	<p>Offset of the list of the options received from the processor. This number represents the number of options displayed in each list.</p> <p>Possible values: 0-9999</p> <p>Note This field is valid only for iDEAL transactions.</p>	Options	Numeric (4)

Table 7 Reply Fields (Continued)

Field Name	Description	Returned By:	Data Type & Length
ap_options_rcode	<p>Indicates whether the service request was successful. Possible values:</p> <ul style="list-style-type: none"> ■ -1: An error occurred. ■ 0: The request was declined. ■ 1: The request was successful. <p>Note This field is valid only for iDEAL transactions.</p>	Options	Integer (1)
ap_options_response_code	<p>Response code from the processor. Range of values: 00000–99999. See "Reply Flags and Processor Response Code," page 82.</p> <p>Note This field is valid only for iDEAL transactions.</p>	Options	Integer (5)
ap_options_rflag	<p>If ics_ap_options is unsuccessful, this field contains a one-word description of the error. See "Reply Flags and Processor Response Code," page 82.</p> <p>Note This field is valid only for iDEAL transactions.</p>	Options	String (50)
ap_options_rmsg	<p>Message explaining the reply code ap_options_rcode. See "Reply Flags and Processor Response Code," page 82.</p> <p>Note This field is valid only for iDEAL transactions.</p>	Options	String (255)
ap_options_total_count	<p>The total number of options that can be requested from the processor to be displayed to the customer.</p> <p>Possible values: 0–100000</p> <p>Note This field is valid only for iDEAL transactions.</p>	Options	Numeric (6)
ap_refund_amount	Total amount for the refund.	Refund	String (15)

Table 7 Reply Fields (Continued)

Field Name	Description	Returned By:	Data Type & Length
ap_refund_date_time	Date and time at which the service was requested. 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) Example 2020-01-11T224757Z equals January 11, 2020, at 22:47:57 (10:47:57 p.m.)	Refund	String (20)
ap_refund_payment_status	Refund status from the processor. Possible values: <ul style="list-style-type: none"> ■ REFUNDED: Refund was processed successfully. ■ PENDING: Refund is pending. ■ FAILED: Refund failed. 	Refund	String (15)
ap_refund_processor_transaction_id	Transaction ID assigned by the processor.	Refund	String (50)
ap_refund_rcode	One-digit reply code that indicates whether the refund 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 	Refund	Integer (1)
ap_refund_response_code	Response code from the processor. Range of values: 00000–99999. See "Reply Flags and Processor Response Code," page 82.	Refund	Integer (5)
ap_refund_rflag	One-word description of the result of the refund request. See "Reply Flags and Processor Response Code," page 82.	Refund	String (50)
ap_refund_rmsg	Message explaining the reply code. See "Reply Flags and Processor Response Code," page 82.	Refund	String (255)
ap_refund_trans_ref_no	Reference number that you use to reconcile your Cybersource reports with your reports. For more information about tracking orders, see <i>Getting Started with CyberSource Advanced for the SCMP API</i> (PDF HTML).	Refund	String (60)

Table 7 Reply Fields (Continued)

Field Name	Description	Returned By:	Data Type & Length
ap_sale_date_time	<p>Date and time at which the service was requested.</p> <p>Format is YYYY-MM-DDThh:mm:ssZ, where:</p> <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>	Sale	String (20)
ap_sale_merchant_url	<p>URL for redirecting the customer for capturing the payment. Make a POST request to this URL.</p> <p>Note For iDEAL and Sofort payments, the URL is valid for 15 minutes before the session times out.</p>	Sale	String (2048)
ap_sale_payment_status	<p>Description of the payment status. Possible values:</p> <ul style="list-style-type: none"> ■ PENDING: Payment has not yet been processed. Cybersource recommends requesting the check status service (see "Checking a Payment Status," page 46) to retrieve the latest status of the payment. The status can be <i>settled</i>, <i>failed</i>, or <i>abandoned</i>. ■ FAILED: Payment failed. 	Sale	String (15)
ap_sale_processor_transaction_id	Processor-generated payment reference code that identifies the transaction.	Sale	String (50)
ap_sale_rcode	<p>Indicates whether the service request was successful. Possible values:</p> <ul style="list-style-type: none"> ■ -1: An error occurred. ■ 0: The request was declined. ■ 1: The request was successful. 	Sale	Integer (1)
ap_sale_response_code	<p>Response code from the processor.</p> <p>Range of values: 00000–99999. See "Reply Flags and Processor Response Code," page 82.</p>	Sale	Integer (5)

Table 7 Reply Fields (Continued)

Field Name	Description	Returned By:	Data Type & Length
ap_sale_rflag	If ics_ap_sale is unsuccessful, this field contains a one-word description of the error. See "Reply Flags and Processor Response Code," page 82.	Sale	String (50)
ap_sale_rmsg	Message explaining the reply code ap_sale_rcode . See "Reply Flags and Processor Response Code," page 82.	Sale	String (255)
ap_sale_trans_ref_no	Transaction reference number that was used for the transaction.	Sale	String (60)
currency	Currency used for the order: EUR	Sale Refund	String (5)
ics_rcode	Indicates whether the entire 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. 	All services.	Integer (1)
ics_rflag	If the request is unsuccessful, this field contains a one-word description of the error. See "Reply Flags and Processor Response Code," page 82.	All services.	String (50)
ics_rmsg	Message explaining the reply code ics_rcode . See "Reply Flags and Processor Response Code," page 82.	All 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 include corrupted characters.	All services.	String (50)
request_id	Identifier for the request generated by the client.	All services.	String (26)
request_token	Request token data created by Cybersource for each reply. The field is an encoded string that contains no confidential information such as an account or card verification number. The string can contain a maximum of 256 characters.	All services.	String (256)

Reply Flags and Processor Response Code



Cybersource recommends using the reply flag value and the processor response code to determine the transaction result.

The following table describes the reply flags and processor response codes that the SCMP API can return for the online bank transfer services.

Table 8 Reply Flags and Processor Response Codes

Reply Flag	Processor Response Code	Description
DINVALIDDATA	■ 10000—status: failed.	Invalid request.
	■ 30600—status: failed.	Possible reasons: <ul style="list-style-type: none"> ■ The request data is invalid. ■ Processor declined the transaction due to tax errors or government compliance errors.
	■ 30700—status: failed.	
DPAYMENTREFUSED	■ 30200—status: failed.	Possible reasons: <ul style="list-style-type: none"> ■ Processor declined the transaction due to funding source problems. ■ The transaction was flagged as high risk. ■ Insufficient funds.
	■ 30350—status: failed.	
	■ 30500—status: failed.	
ESYSTEM	■ 20000—status: failed.	Possible reasons: <ul style="list-style-type: none"> ■ The signature was not included in the HTTP header. ■ The signature in the HTTP header has expired or its not a valid signature. ■ The API version in the HTTP header was missing or is not supported.
	■ 20001—status: failed.	
	■ 20002—status: failed.	
	■ 30000—status: failed.	
	■ 30100—status: failed.	
SOK	■ 00001—status: pending.	Transaction was successful.
	■ 00002—status: abandoned.	
	■ 00003—status: authorized.	
	■ 00004—status: settled.	
	■ 00006—status: refunded.	

Export Compliance Reason Codes

The following table describes the reason codes returned by the SCMP API for transactions that require US export compliance checking.

Table 9 Export Compliance Reason Codes

Reason Code	Description	Returned By
100	Customer's order was successfully processed. No export restrictions.	exportReply
700	The customer is on a list issued by a government agency containing entities with whom trade is restricted. Possible action: Reject the customer's order	exportReply
701	One or both of these events occurred: <ul style="list-style-type: none"> ■ A government agency maintains an embargo against the country indicated in the filing or shipping address. ■ You supplied an export list for one of more of the offers in the order, but the shipping country submitted by the order is not in that list. Possible action: Reject the customer's order.	exportReply
702	A government agency maintains an embargo against the country associated with the email address. Possible action: Reject the customer's order.	exportReply
703	A government agency maintains an embargo against the country associated with the IP address. Possible action: Reject the customer's order.	exportReply