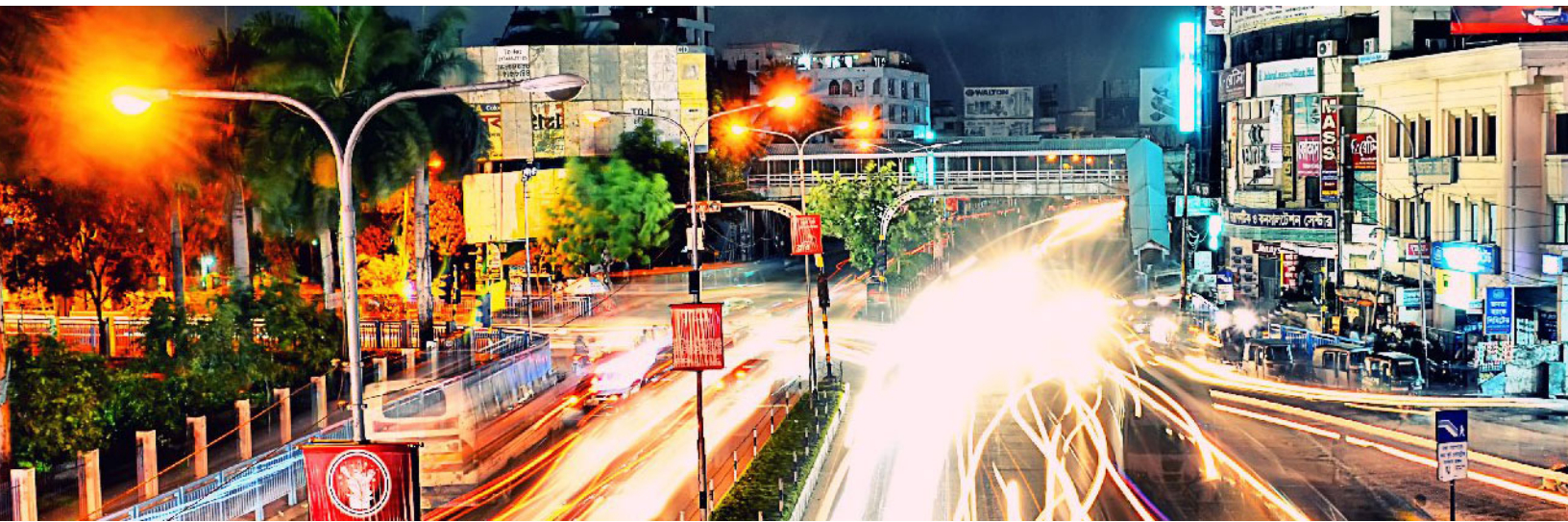


# Online Bank Transfers

## Using the Simple Order 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](mailto: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>

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**Revision:** September 2020

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# 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 <a href="#">Table 2, page 53</a>.</p> <p>Changed some <a href="#">"Name-Value Pair Examples," page 60</a> and <a href="#">"XML Examples," page 65</a> 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 <a href="#">"Performing a Sale," page 17</a>.</p> <p>Added sale service request and reply examples to all payment method chapters for Cybersource settlement services account. For example, see <a href="#">"Name-Value Pair Examples," page 21</a>.</p> <p>Added new appendix for reason codes and processor response codes. See <a href="#">Appendix B, "Reason Codes and Processor Response Codes," on page 107</a>.</p> <p>Added new appendix for export compliance reason codes. See <a href="#">Appendix C, "Export Compliance Reason Codes," on page 108</a>.</p> <p>Added new refund check status examples to all payment method chapters, (except EPS and giropay). For example, see <a href="#">Chapter 6, "Processing Sofort Transactions," on page 73</a></p> <p>Added new API reply fields:</p> <ul style="list-style-type: none"> <li>■ apCheckStatusReply_dateTime</li> <li>■ apCheckStatusReply_processorResponse</li> <li>■ apRefundReply_processorTransactionID</li> <li>■ apSaleReply_dateTime</li> </ul>
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 <a href="#">"Working with Multibyte Character Strings," page 92</a>.</p>
July 2018	<p>iDEAL: updated the test value for the <b>apSaleService_paymentOptionID</b> field. See <a href="#">"Testing," page 59</a>.</p> <p>Sofort: updated the description for the <b>apSaleService_transactionTimeout</b> field. See <a href="#">"Request Fields," page 92</a>.</p>

Release	Changes
March 2018	<p>Bancontact: updated the transaction flow. See <a href="#">"Transaction Flow," page 16</a>.</p> <p>iDEAL:</p> <ul style="list-style-type: none"> <li>■ Updated the transaction flow. See <a href="#">"Transaction Flow," page 54</a>.</li> <li>■ Updated the XML sale request example. See <a href="#">"XML Examples," page 65</a>.</li> </ul> <p>Sofort:</p> <ul style="list-style-type: none"> <li>■ Updated the transaction Flow. See <a href="#">"Transaction Flow," page 73</a>.</li> <li>■ Updated the possible values of the <b>billTo_language</b> field. See <a href="#">"Request Fields," page 92</a>.</li> </ul>
December 2017	<p>Added the <b>apSaleReply_processorTransactionID</b> reply field. See <a href="#">"Reply Fields," page 101</a>.</p> <p>Added <a href="#">"Request Fields," page 92</a>.</p>
August 2017	Updated all the Sale service examples.
July 2017	Updated the <b>apRefundReply_paymentStatus</b> reply field. See <a href="#">"Reply Fields," page 101</a> .



# 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

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

## Related Documents

- [Getting Started with CyberSource Advanced for the Simple Order API \(PDF | HTML\)](#)—describes how to start using your Cybersource advanced account.
- [Simple Order API and SOAP Toolkit 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:

- billTo\_firstName
- billTo\_lastName
- billTo\_street1
- billTo\_city
- billTo\_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 <a href="#">Chapter 2, Processing Bancontact Transactions.</a>	Belgium	<ul style="list-style-type: none"> <li>■ Sale</li> <li>■ Check Status</li> <li>■ Refund</li> </ul>
EPS See <a href="#">Chapter 3, Processing EPS Transactions.</a>	Austria	<ul style="list-style-type: none"> <li>■ Sale</li> <li>■ Check Status</li> </ul>
giropay See <a href="#">Chapter 4, Processing giropay Transactions.</a>	Germany	<ul style="list-style-type: none"> <li>■ Sale</li> <li>■ Check Status</li> </ul>
iDEAL See <a href="#">Chapter 5, Processing iDEAL Transactions.</a>	Netherlands	<ul style="list-style-type: none"> <li>■ Options</li> <li>■ Sale</li> <li>■ Check Status</li> <li>■ Refund</li> </ul>
Sofort See <a href="#">Chapter 6, Processing Sofort Transactions.</a>	<ul style="list-style-type: none"> <li>■ Austria</li> <li>■ Belgium</li> <li>■ Germany</li> <li>■ Italy</li> <li>■ Netherlands</li> <li>■ Spain</li> </ul>	<ul style="list-style-type: none"> <li>■ Sale</li> <li>■ Check Status</li> <li>■ Refund</li> </ul>

## Options Service

---



The options service is valid only for iDEAL transactions (see [Chapter 5, "Processing iDEAL Transactions,"](#) on page 53).

---

The options service (**apOptionsService**) 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 13). 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 (**apSaleService**) 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 (**apRefundService**) 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 (**apCheckStatusService**). 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](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 (**apSaleService**). 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 (**apCheckStatusService**) 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 **reasonCode** 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 (**apRefundService**). 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 11.](#)

## 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:

- billTo\_firstName
- billTo\_lastName
- billTo\_city
- billTo\_street1
- billTo\_country

When any **item-level** field is included in the sale service request, you must also include the **item\_#\_totalAmount** 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 `apSaleService_run` field to `true`.

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

- `apPaymentType`—set to `MCH`.
- `apSaleService_cancelURL`—required when your Cybersource account does not include this value.
- `apSaleService_successURL`—required when your Cybersource account does not include this value.
- `apSaleService_failureURL`—required when your Cybersource account does not include this value.
- `billTo_city`—required only when you have a Cybersource settlement services account.
- `billTo_country`—required only when you have a Cybersource settlement services account.
- `billTo_firstName`—required only when you have a Cybersource settlement services account.
- `billTo_lastName`—required only when you have a Cybersource settlement services account.
- `billTo_street1`—required only when you have a Cybersource settlement services account.
- `invoiceHeader_merchantDescriptor`
- `merchantID`
- `merchantReferenceCode`
- `purchaseTotals_currency`—set to `EUR`.
- `purchaseTotals_grandTotalAmount`

For examples of a sale request and reply, see ["Name-Value Pair Examples," page 21](#). For detailed descriptions of all request and reply fields, see [Appendix A, "API Fields," on page 90](#).

---

## Checking a Payment Status

---

### To check the status of a payment:

---

**Step 1** Set the `apCheckStatusService_run` field to `true`.

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

- `apCheckStatusService_checkStatusRequestID`—to check the status of a sale, include the value of the **requestID** field that was returned in the sale service reply. To check the status of a refund, include the value of the **requestID** field that was returned in the refund service reply.
- `apPaymentType`—set to `MCH`.
- `merchantID`
- `merchantReferenceCode`

For examples of a check status request and reply, see ["Name-Value Pair Examples," page 21](#). For detailed descriptions of all request and reply fields, see [Appendix A, "API Fields," on page 90](#).

---

## Refunding a Payment

---

### To refund a payment:

---

**Step 1** Set the `apRefundService_run` field to `true`.

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

- `apPaymentType`—set to `MCH`.
- `apRefundService_refundRequestID`—include the value of the **requestID** field that was returned in the sale service reply.
- `merchantID`
- `merchantReferenceCode`
- `purchaseTotals_currency`
- `purchaseTotals_grandTotalAmount`

For examples of a refund request and reply, see ["Name-Value Pair Examples," page 21](#). For detailed descriptions of all request and reply fields, see [Appendix A, "API Fields," on page 90](#).

---

## Testing

---

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

<https://ics2wstesta.ic3.com/commerce/1.x/transactionProcessor>

### To test a Bancontact transaction:

---

- Step 1** Request the sale service (see ["Performing a Sale," page 17](#)).
  - Step 2** Redirect to the URL that you receive in the **merchantURL** 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.
-

# Name-Value Pair Examples

---

## Sale Service

### Example 1 Sale Service Request

---

```

merchantID=mid43210
merchantReferenceCode=refnum1234
invoiceHeader_merchantDescriptor=Online Store
purchaseTotals_currency=EUR
purchaseTotals_grandTotalAmount=20.00
apPaymentType=MCH
apSaleService_run=true
apSaleService_cancelURL=https://www.redirect.url.html?action=cancel
apSaleService_successURL=https://www.redirect.url.html?action=success
apSaleService_failureURL=https://www.redirect.url.html?action=failure

```

---

### Example 2 Sale Service Reply

---

```

merchantReferenceCode=refnum1234
requestID=4703329437356002101200
decision=ACCEPT
reasonCode=100
purchaseTotals_currency=EUR
apSaleReply_reasonCode=100
apSaleReply_paymentStatus=pending
apSaleReply_responseCode=00001
apSaleReply_merchantURL=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
apSaleReply_processorTransactionID=007055
apSaleReply_reconciliationID=9530019443
apSaleReply_amount=20.00
apSaleReply_processorResponse=0000001
apSaleReply_dateTime=2020-01-11T12:47:19Z

```

---

**Example 3 Sale Service Request (Cybersource Settlement Services Account)**


---

```

merchantID=mid43210
merchantReferenceCode=refnum1234
invoiceHeader_merchantDescriptor=Online Store
purchaseTotals_currency=EUR
purchaseTotals_grandTotalAmount=20.00
billTo_firstName=John
billTo_lastName=Smith
billTo_street1=10 TheStreet
billTo_city=Brussels
billTo_country=BE
apPaymentType=MCH
apSaleService_run=true
apSaleService_cancelURL=https://www.redirect.url.html?action=cancel
apSaleService_successURL=https://www.redirect.url.html?action=success
apSaleService_failureURL=https://www.redirect.url.html?action=failure

```

---

**Example 4 Sale Service Reply (Cybersource Settlement Services Account)**


---

```

merchantReferenceCode=refnum1234
requestID=4703329437356002101200
decision=ACCEPT
reasonCode=100
purchaseTotals_currency=EUR
apSaleReply_reasonCode=100
apSaleReply_paymentStatus=pending
apSaleReply_responseCode=00001
apSaleReply_merchantURL=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
apSaleReply_processorTransactionID=007055
apSaleReply_reconciliationID=9530019443
apSaleReply_amount=20.00
apSaleReply_processorResponse=0000001
apSaleReply_dateTime=2020-01-11T12:47:19Z

```

---

## Sale Check Status Service

**Example 5 Sale Check Status Service Request**


---

```

merchantID=mid43210
merchantReferenceCode=refnum1234
apPaymentType=MCH
apCheckStatusService_run=true
apCheckStatusService_checkStatusRequestID=4703329437356002101200

```

---

**Example 6 Sale Check Status Service Reply**


---

```

merchantReferenceCode=refnum1234
requestID=52391098509302958393020294
decision=ACCEPT
reasonCode=100
apCheckStatusReply_reasonCode=100
apCheckStatusReply_reconciliationID=TC38480966
apCheckStatusReply_paymentStatus=settled
apCheckStatusReply_processorResponse=000004
apCheckStatusReply_dateTime=2020-01-11T15:16:14Z

```

---

## Refund Service

**Example 7 Refund Service Request**


---

```

merchantID=mid43210
merchantReferenceCode=refnum1234
purchaseTotals_currency=EUR
purchaseTotals_grandTotalAmount=20.00
apPaymentType=MCH
apRefundService_run=true
apRefundService_refundRequestID=4703329437356002101200

```

---

**Example 8 Refund Service Reply**


---

```

merchantReferenceCode=refnum1234
requestID=8484832012000483918274
decision=ACCEPT
reasonCode=100
purchaseTotals_currency=EUR
apRefundReply_reasonCode=100
apRefundReply_status=refunded
apRefundReply_processorResponse=00006
apRefundReply_amount=20.00
apRefundReply_dateTime=2020-01-11T15:54:32Z
apRefundReply_reconciliationID=01950351
apRefundReply_processorTransactionID=903344
apRefundReply_paymentStatus=completed
apRefundReply_responseCode=00006

```

---

## Refund Check Status Service

### Example 9 Refund Check Status Service Request

---

```

merchantID=mid43210
merchantReferenceCode=refnum1234
apPaymentType=MCH
apCheckStatusService_run=true
apCheckStatusService_checkStatusRequestID=8484832012000483918274

```

---

### Example 10 Refund Check Status Service Reply

---

```

merchantReferenceCode=refnum1234
requestID=8918713313181839208523
decision=ACCEPT
reasonCode=100
apCheckStatusReply_reasonCode=100
apCheckStatusReply_reconciliationID=TC30987664
apCheckStatusReply_paymentStatus=settled
apCheckStatusReply_processorResponse=000004
apCheckStatusReply_dateTime=2020-01-11T17:16:14Z

```

---

## XML Examples

### Sale Service

#### Example 11 Sale Service Request

---

```

<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.126">
  <merchantID>mid43210</merchantID>
  <merchantReferenceCode>refnum1234</merchantReferenceCode>
  <invoiceHeader>
    <merchantDescriptor>Online Store</merchantDescriptor>
  </invoiceHeader>
  <purchaseTotals>
    <currency>EUR</currency>
    <grandTotalAmount>20.00</grandTotalAmount>
  </purchaseTotals>
  <apPaymentType>MCH</apPaymentType>
  <apSaleService run="true">
    <cancelURL>https://www.redirect.url.html?action=cancel</cancelURL>
    <successURL>https://www.redirect.url.html?action=success</successURL>
    <failureURL>https://www.redirect.url.html?action=failure</failureURL>
  </apSaleService>
</requestMessage>

```

---



**Example 12 Sale Service Reply**


---

```

<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.126">
  <c:merchantReferenceCode>refnum1234</c:merchantReferenceCode>
  <c:requestID>4703329437356002101200</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:purchaseTotals>
    <c:currency>EUR</c:currency>
  </c:purchaseTotals>
  <c:apSaleReply>
    <c:reasonCode>100</c:reasonCode>
    <c:paymentStatus>pending</c:paymentStatus>
    <c:responseCode>00001</c:responseCode>
    <c:merchantURL>https://merchant.redirect.com/url.do?param utf=%27%22%3C%3E
      %20%E6%B8%AC%E8%A9%A6%E6%B8%AC&amp;param_url=https%3A%2F%2F
      www.abc.com&amp;param_special=+@#%~_&amp;sign=fdaa1df42b6260a10e2e3f1c0fc
    </c:merchantURL>
    <processorTransactionID>007055</processorTransactionID>
    <c:reconciliationID>9530019443</c:reconciliationID>
    <c:amount>20.00</c:amount>
    <c:processorResponse>0000001</c:processorResponse>
    <c:dateTime>2020-01-11T12:47:19Z</c:dateTime>
  </c:apSaleReply>
</c:replyMessage>

```

---

**Example 13 Sale Service Request (Cybersource Settlement Services Account)**


---

```

<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.126">
  <merchantID>mid43210</merchantID>
  <merchantReferenceCode>refnum1234</merchantReferenceCode>
  <invoiceHeader>
    <merchantDescriptor>Online Store</merchantDescriptor>
  </invoiceHeader>
  <billTo>
    <firstName>John</firstName>
    <lastName>Smith</lastName>
    <street1>10 TheStreet</street1>
    <city>Brussels</city>
    <country>BE</country>
  </billTo>
  <purchaseTotals>
    <currency>EUR</currency>
    <grandTotalAmount>20.00</grandTotalAmount>
  </purchaseTotals>
  <apPaymentType>MCH</apPaymentType>
  <apSaleService run="true">
    <cancelURL>https://www.redirect.url.html?action=cancel</cancelURL>
    <successURL>https://www.redirect.url.html?action=success</successURL>
    <failureURL>https://www.redirect.url.html?action=failure</failureURL>
  </apSaleService>
</requestMessage>

```

---

**Example 14 Sale Service Reply (Cybersource Settlement Services Account)**


---

```

<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.126">
  <c:merchantReferenceCode>refnum1234</c:merchantReferenceCode>
  <c:requestID>4703329437356002101200</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:purchaseTotals>
    <c:currency>EUR</c:currency>
  </c:purchaseTotals>
  <c:apSaleReply>
    <c:reasonCode>100</c:reasonCode>
    <c:paymentStatus>pending</c:paymentStatus>
    <c:responseCode>00001</c:responseCode>
    <c:merchantURL>https://merchant.redirect.com/url.do?param utf=%27%22%3C%3E
      %20%E6%B8%AC%E8%A9%A6%E6%B8%AC&amp;param_url=https%3A%2F%2F
      www.abc.com&amp;param_special=+@#%~_&amp;sign=fdaa1df42b6260a10e2e3f1c0fc
    </c:merchantURL>
    <processorTransactionID>007055</processorTransactionID>
    <c:reconciliationID>9530019443</c:reconciliationID>
    <c:amount>20.00</c:amount>
    <c:processorResponse>0000001</c:processorResponse>
    <c:dateTime>2020-01-11T12:47:19Z</c:dateTime>
  </c:apSaleReply>
</c:replyMessage>

```

---

## Sale Check Status Service

**Example 15 Sale Check Status Service Request**


---

```

<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.126">
  <merchantID>mid43210</merchantID>
  <merchantReferenceCode>refnum1234</merchantReferenceCode>
  <apPaymentType>MCH</apPaymentType>
  <apCheckStatusService run="true">
    <checkStatusRequestID>4703329437356002101200</checkStatusRequestID>
  </apCheckStatusService>
</requestMessage>

```

---

**Example 16 Sale Check Status Service Reply**


---

```

<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.126">
  <c:merchantReferenceCode>refnum1234</c:merchantReferenceCode>
  <c:requestID>52391098509302958393020294</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:apCheckStatusReply>
    <c:reasonCode>100</c:reasonCode>
    <c:reconciliationID>TC38480966</c:reconciliationID>
    <c:paymentStatus>settled</c:paymentStatus>
    <c:processorResponse>000004</c:processorResponse>
    <c:dateTime>2020-01-11T15:16:14Z</c:dateTime>
  </c:apCheckStatusReply>
</c:replyMessage>

```

---

## Refund Service

**Example 17 Refund Service Request**


---

```

<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.126">
  <merchantID>mid43210</merchantID>
  <merchantReferenceCode>refnum1234</merchantReferenceCode>
  <purchaseTotals>
    <currency>EUR</currency>
    <grandTotalAmount>20.00</grandTotalAmount>
  </purchaseTotals>
  <apPaymentType>MCH</apPaymentType>
  <apRefundService run="true">
    <refundRequestID>4703329437356002101200</refundRequestID>
  </apRefundService>
</requestMessage>

```

---

**Example 18 Refund Service Reply**


---

```

<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.126">
  <c:merchantReferenceCode>refnum1234</c:merchantReferenceCode>
  <c:requestID>8484832012000483918274</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:purchaseTotals>
    <c:currency>EUR</c:currency>
  </c:purchaseTotals>
  <c:apRefundReply>
    <c:reasonCode>100</c:reasonCode>
    <c:status>refunded</c:status>
    <c:processorResponse>0000006</c:processorResponse>
    <c:amount>20.00</c:amount>
    <c:dateTime>2020-01-11T15:43:01Z</c:dateTime>
    <c:reconciliationID>01950351</c:reconciliationID>
    <c:processorTransactionID>903344</c:processorTransactionID>
    <c:paymentStatus>completed</c:paymentStatus>
    <c:responseCode>00006</c:responseCode>
  </c:apRefundReply>
</c:replyMessage>

```

---

## Refund Check Status Service

**Example 19 Refund Check Status Service Request**


---

```

<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.126">
  <merchantID>mid43210</merchantID>
  <merchantReferenceCode>refnum1234</merchantReferenceCode>
  <apPaymentType>MCH</apPaymentType>
  <apCheckStatusService run="true">
    <checkStatusRequestID>8484832012000483918274</checkStatusRequestID>
  </apCheckStatusService>
</requestMessage>

```

---

**Example 20 Refund Check Status Service Reply**

---

```
<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.126">
  <c:merchantReferenceCode>refnum1234</c:merchantReferenceCode>
  <c:requestID>8918713313181839208523</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:apCheckStatusReply>
    <c:reasonCode>100</c:reasonCode>
    <c:reconciliationID>TC30987664</c:reconciliationID>
    <c:paymentStatus>settled</c:paymentStatus>
    <c:processorResponse>000004</c:processorResponse>
    <c:dateTime>2020-01-11T17:47:19Z</c:dateTime>
  </c:apCheckStatusReply>
</c:replyMessage>
```

---

# 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](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 (**apSaleService**) and include the corresponding BIC (**bankInfo\_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 (**apCheckStatusService**) 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 **reasonCode** 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 11.

## 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:

- billTo\_firstName
- billTo\_lastName
- billTo\_city
- billTo\_street1
- billTo\_country

When any **item-level** field is included in the sale service request, you must also include the **item\_#\_totalAmount** 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 `apSaleService_run` field to `true`.

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

- `apPaymentType`—set to `EPS`.
- `apSaleService_cancelURL`—required when your Cybersource account does not include this value.
- `apSaleService_failureURL`—required when your Cybersource account does not include this value.
- `apSaleService_successURL`—required when your Cybersource account does not include this value.
- `billTo_city`—required only when you have a Cybersource settlement services account.
- `billTo_country`—required only when you have a Cybersource settlement services account.
- `billTo_firstName`—required only when you have a Cybersource settlement services account.
- `billTo_lastName`—required only when you have a Cybersource settlement services account.
- `billTo_street1`—required only when you have a Cybersource settlement services account.
- `invoiceHeader_merchantDescriptor`
- `merchantID`
- `merchantReferenceCode`
- `purchaseTotals_currency`—set to `EUR`.
- `purchaseTotals_grandTotalAmount`

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

- `bankInfo_swiftCode`
- `billTo_ipAddress`
- `billTo_email`

For examples of a sale request and reply, see ["Name-Value Pair Examples," page 35](#). For detailed descriptions of all request and reply fields, see [Appendix A, "API Fields," on page 90](#).

## Checking a Payment Status

---

### To check the status of a payment:

---

**Step 1** Set the `apCheckStatusService_run` field to `true`.

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

- `apCheckStatusService_checkStatusRequestID`—to check the status of a sale, include the value of the **requestID** field that was returned in the sale service reply. To check the status of a refund, include the value of the **requestID** field that was returned in the refund service reply.
- `apPaymentType`—set to `EPS`.
- `merchantID`
- `merchantReferenceCode`

For examples of a check status request and reply, see ["Name-Value Pair Examples," page 35](#). For detailed descriptions of all request and reply fields, see [Appendix A, "API Fields," on page 90](#).

---

## Testing

---

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

<https://ics2wstesta.ic3.com/commerce/1.x/transactionProcessor>

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 31](#)).
- Step 2** Redirect to the URL that you receive in the **merchantURL** 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.

---

## Name-Value Pair Examples

---

### Sale Service

#### Example 21 Sale Service Request

---

```
merchantID=mid43210
merchantReferenceCode=refnum1234
invoiceHeader_merchantDescriptor=Online Store
purchaseTotals_currency=EUR
purchaseTotals_grandTotalAmount=20.00
apPaymentType=EPS
apSaleService_run=true
apSaleService_cancelURL=https://www.redirect.url.html?action=cancel
apSaleService_successURL=https://www.redirect.url.html?action=success
apSaleService_failureURL=https://www.redirect.url.html?action=failure
```

---

**Example 22 Sale Service Reply**


---

```

merchantReferenceCode=refnum1234
requestID=4703329437356002101200
decision=ACCEPT
reasonCode=100
purchaseTotals_currency=EUR
apSaleReply_reasonCode=100
apSaleReply_paymentStatus=pending
apSaleReply_responseCode=00001
apSaleReply_merchantURL=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
apSaleReply_processorTransactionID=007055
apSaleReply_reconciliationID=9530019443
apSaleReply_amount=20.00
apSaleReply_processorResponse=0000001
apSaleReply_dateTime=2020-01-11T12:47:19Z

```

---

**Example 23 Sale Service Request (Cybersource Settlement Services Account)**


---

```

merchantID=mid43210
merchantReferenceCode=refnum1234
invoiceHeader_merchantDescriptor=Online Store
purchaseTotals_currency=EUR
purchaseTotals_grandTotalAmount=20.00
billTo_firstName=John
billTo_lastName=Smith
billTo_street1=10 TheStreet
billTo_city=Vienna
billTo_country=AT
apPaymentType=EPS
apSaleService_run=true
apSaleService_cancelURL=https://www.redirect.url.html?action=cancel
apSaleService_successURL=https://www.redirect.url.html?action=success
apSaleService_failureURL=https://www.redirect.url.html?action=failure

```

---

**Example 24 Sale Service Reply (Cybersource Settlement Services Account)**


---

```

merchantReferenceCode=refnum1234
requestID=4703329437356002101200
decision=ACCEPT
reasonCode=100
purchaseTotals_currency=EUR
apSaleReply_reasonCode=100
apSaleReply_paymentStatus=pending
apSaleReply_responseCode=00001
apSaleReply_merchantURL=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
apSaleReply_processorTransactionID=007055
apSaleReply_reconciliationID=9530019443
apSaleReply_amount=20.00
apSaleReply_processorResponse=0000001
apSaleReply_dateTime=2020-01-11T12:47:19Z

```

---

## Sale Check Status Service

**Example 25 Sale Check Status Service Request**


---

```

merchantID=mid43210
merchantReferenceCode=refnum1234
apPaymentType=EPS
apCheckStatusService_run=true
apCheckStatusService_checkStatusRequestID=4703329437356002101200

```

---

**Example 26 Sale Check Status Service Reply**


---

```

merchantReferenceCode=refnum1234
requestID=52391098509302958393020294
decision=ACCEPT
reasonCode=100
apCheckStatusReply_reasonCode=100
apCheckStatusReply_reconciliationID=TC38480966
apCheckStatusReply_paymentStatus=settled
apCheckStatusReply_processorResponse=000004
apCheckStatusReply_dateTime=2020-01-11T15:16:14Z

```

---

# XML Examples

---

## Sale Service

### Example 27 Sale Service Request

---

```
<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.126">
  <merchantID>mid43210</merchantID>
  <merchantReferenceCode>refnum1234</merchantReferenceCode>
  <invoiceHeader>
    <merchantDescriptor>Online Store</merchantDescriptor>
  </invoiceHeader>
  <purchaseTotals>
    <currency>EUR</currency>
    <grandTotalAmount>20.00</grandTotalAmount>
  </purchaseTotals>
  <apPaymentType>EPS</apPaymentType>
  <apSaleService run="true">
    <cancelURL>https://www.redirect.url.html?action=cancel</cancelURL>
    <successURL>https://www.redirect.url.html?action=success</successURL>
    <failureURL>https://www.redirect.url.html?action=failure</failureURL>
  </apSaleService>
</requestMessage>
```

---

### Example 28 Sale Service Reply

---

```
<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.126">
  <c:merchantReferenceCode>refnum1234</c:merchantReferenceCode>
  <c:requestID>4703329437356002101200</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:purchaseTotals>
    <c:currency>EUR</c:currency>
  </c:purchaseTotals>
  <c:apSaleReply>
    <c:reasonCode>100</c:reasonCode>
    <c:paymentStatus>pending</c:paymentStatus>
    <c:responseCode>00001</c:responseCode>
    <c:merchantURL>https://merchant.redirect.com/url.do?param utf=%27%22%3C%3E
      %20%E6%B8%AC%E8%A9%A6%E6%B8%AC&amp;param_url=https%3A%2F%2F
      www.abc.com&amp;param_special=+@#%~_&amp;sign=fdaaldf42b6260a10e2e3f1c0fc
    </c:merchantURL>
    <c:processorTransactionID>007055</c:processorTransactionID>
    <c:reconciliationID>sale9530019443</c:reconciliationID>
    <c:amount>20.00</c:amount>
    <c:processorResponse>0000001</c:processorResponse>
    <c:dateTime>2020-01-11T24:47:19Z</c:dateTime>
  </c:apSaleReply>
</c:replyMessage>
```

---

**Example 29 Sale Service Request (Cybersource Settlement Services Account)**


---

```

<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.126">
  <merchantID>mid43210</merchantID>
  <merchantReferenceCode>refnum1234</merchantReferenceCode>
  <invoiceHeader>
    <merchantDescriptor>Online Store</merchantDescriptor>
  </invoiceHeader>
  <billTo>
    <firstName>John</firstName>
    <lastName>Smith</lastName>
    <street1>10 TheStreet</street1>
    <city>Vienna</city>
    <country>AT</country>
  </billTo>
  <purchaseTotals>
    <currency>EUR</currency>
    <grandTotalAmount>20.00</grandTotalAmount>
  </purchaseTotals>
  <apPaymentType>EPS</apPaymentType>
  <apSaleService run="true">
    <cancelURL>https://www.redirect.url.html?action=cancel</cancelURL>
    <successURL>https://www.redirect.url.html?action=success</successURL>
    <failureURL>https://www.redirect.url.html?action=failure</failureURL>
  </apSaleService>
</requestMessage>

```

---

**Example 30 Sale Service Reply (Cybersource Settlement Services Account)**


---

```

<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.126">
  <c:merchantReferenceCode>refnum1234</c:merchantReferenceCode>
  <c:requestID>4703329437356002101200</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:purchaseTotals>
    <c:currency>EUR</c:currency>
  </c:purchaseTotals>
  <c:apSaleReply>
    <c:reasonCode>100</c:reasonCode>
    <c:paymentStatus>pending</c:paymentStatus>
    <c:responseCode>00001</c:responseCode>
    <c:merchantURL>https://merchant.redirect.com/url.do?param utf=%27%22%3C%3E
      %20%E6%B8%AC%E8%A9%A6%E6%B8%AC&amp;param_url=https%3A%2F%2F
      www.abc.com&amp;param_special=+@#%~_&amp;sign=fdaaldf42b6260a10e2e3f1c0fc
    </c:merchantURL>
    <c:processorTransactionID>007055</c:processorTransactionID>
    <c:reconciliationID>9530019443</c:reconciliationID>
    <c:amount>20.00</c:amount>
    <c:processorResponse>0000001</c:processorResponse>
    <c:dateTime>2020-01-11T12:47:19Z</c:dateTime>
  </c:apSaleReply>
</c:replyMessage>

```

---

## Sale Check Status Service

### Example 31 Sale Check Status Service Request

---

```
<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.126">
  <merchantID>mid43210</merchantID>
  <merchantReferenceCode>refnum1234</merchantReferenceCode>
  <apPaymentType>EPS</apPaymentType>
  <apCheckStatusService run="true">
    <checkStatusRequestID>4703329437356002101200</checkStatusRequestID>
  </apCheckStatusService>
</requestMessage>
```

---

### Example 32 Sale Check Status Service Reply

---

```
<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.126">
  <c:merchantReferenceCode>refnum1234</c:merchantReferenceCode>
  <c:requestID>52391098509302958393020294</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:apCheckStatusReply>
    <c:reasonCode>100</c:reasonCode>
    <c:reconciliationID>TC38480966</c:reconciliationID>
    <c:paymentStatus>settled</c:paymentStatus>
    <c:processorResponse>000004</c:processorResponse>
    <c:dateTime>2020-01-11T15:16:14Z</c:dateTime>
  </c:apCheckStatusReply>
</c:replyMessage>
```

---



# Processing giro pay Transactions

giro pay 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\\_Giro pay.pdf](http://apps.cybersource.com/library/documentation/dev_guides/OnlineBankTransfers/EPS_Giro pay.pdf)

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



Logo standards:

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

---

- 2 The customer chooses the giro pay payment method.
- 3 The customer selects the BIC using the widget (optional) or enters their BIC and clicks Pay.
- 4 Request the sale service (**apSaleService**) and include the corresponding BIC (**bankInfo\_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 giro pay 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 (**apCheckStatusService**) 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 **reasonCode** 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 11.

## 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:

- billTo\_firstName
- billTo\_lastName
- billTo\_city
- billTo\_street1
- billTo\_country

When any **item-level** field is included in the sale service request, you must also include the **item\_#\_totalAmount** 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 **apSaleService\_run** field to `true`.

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

- **apPaymentType**—set to `GPY`.
- **apSaleService\_cancelURL**—required when your Cybersource account does not include this value.
- **apSaleService\_failureURL**—required when your Cybersource account does not include this value.

- apSaleService\_successURL—required when your Cybersource account does not include this value.
- billTo\_city—required only when you have a Cybersource settlement services account.
- billTo\_country—required only when you have a Cybersource settlement services account.
- billTo\_firstName—required only when you have a Cybersource settlement services account.
- billTo\_lastName—required only when you have a Cybersource settlement services account.
- billTo\_street1—required only when you have a Cybersource settlement services account.
- invoiceHeader\_merchantDescriptor
- merchantID
- merchantReferenceCode
- purchaseTotals\_currency—set to EUR.
- purchaseTotals\_grandTotalAmount

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

- bankInfo\_swiftCode
- billTo\_ipAddress
- billTo\_email

For examples of a sale request and reply, see ["Name-Value Pair Examples," page 46](#). For detailed descriptions of all request and reply fields, see [Appendix A, "API Fields," on page 90](#).

---

## Checking a Payment Status

---

### To check the status of a payment:

---

**Step 1** Set the `apCheckStatusService_run` field to `true`.

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

- `apCheckStatusService_checkStatusRequestID`—to check the status of a sale, include the value of the **requestID** field that was returned in the sale service reply. To check the status of a refund, include the value of the **requestID** field that was returned in the refund service reply.
- `apPaymentType`—set to `GPY`.
- `merchantID`
- `merchantReferenceCode`

For examples of a check status request and reply, see ["Name-Value Pair Examples," page 46](#). For detailed descriptions of all request and reply fields, see [Appendix A, "API Fields," on page 90](#).

---

## Testing

---

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

<https://ics2wstesta.ic3.com/commerce/1.x/transactionProcessor>

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 42).
- Step 2** Redirect to the URL that you receive in the **merchantURL** 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.

---

## Name-Value Pair Examples

---

### Sale Service

#### Example 33 Sale Service Request

---

```
merchantID=mid43210
merchantReferenceCode=refnum1234
invoiceHeader_merchantDescriptor=Online Store
purchaseTotals_currency=EUR
purchaseTotals_grandTotalAmount=20.00
apPaymentType=GPY
apSaleService_run=true
apSaleService_cancelURL=https://www.redirect.url.html?action=cancel
apSaleService_successURL=https://www.redirect.url.html?action=success
apSaleService_failureURL=https://www.redirect.url.html?action=failure
```

---

**Example 34 Sale Service Reply**


---

```

merchantReferenceCode=refnum1234
requestID=4703329437356002101200
decision=ACCEPT
reasonCode=100
purchaseTotals_currency=EUR
apSaleReply_reasonCode=100
apSaleReply_paymentStatus=pending
apSaleReply_responseCode=00001
apSaleReply_merchantURL=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
apSaleReply_processorTransactionID=007055
apSaleReply_reconciliationID=9530019443
apSaleReply_amount=20.00
apSaleReply_processorResponse=0000001
apSaleReply_dateTime=2020-01-11T12:47:19Z

```

---

**Example 35 Sale Service Request (Cybersource Settlement Services Account)**


---

```

merchantID=mid43210
merchantReferenceCode=refnum1234
invoiceHeader_merchantDescriptor=Online Store
purchaseTotals_currency=EUR
purchaseTotals_grandTotalAmount=20.00
billTo_firstName=John
billTo_lastName=Smith
billTo_street1=10 TheStreet
billTo_city=Berlin
billTo_country=DE
apPaymentType=GPY
apSaleService_run=true
apSaleService_cancelURL=https://www.redirect.url.html?action=cancel
apSaleService_successURL=https://www.redirect.url.html?action=success
apSaleService_failureURL=https://www.redirect.url.html?action=failure

```

---

**Example 36 Sale Service Reply (Cybersource Settlement Services Account)**

---

```
merchantReferenceCode=refnum1234
requestID=4703329437356002101200
decision=ACCEPT
reasonCode=100
purchaseTotals_currency=EUR
apSaleReply_reasonCode=100
apSaleReply_paymentStatus=pending
apSaleReply_responseCode=00001
apSaleReply_merchantURL=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
apSaleReply_processorTransactionID=007055
apSaleReply_reconciliationID=9530019443
apSaleReply_amount=20.00
apSaleReply_processorResponse=0000001
apSaleReply_dateTime=2020-01-11T12:47:19Z
```

---



## Sale Check Status Service

### Example 37 Sale Check Status Service Request

---

```

merchantID=mid43210
merchantReferenceCode=refnum1234
apPaymentType=GPY
apCheckStatusService_run=true
apCheckStatusService_checkStatusRequestID=4703329437356002101200

```

---

### Example 38 Sale Check Status Service Reply

---

```

merchantReferenceCode=refnum1234
requestID=52391098509302958393020294
decision=ACCEPT
reasonCode=100
apCheckStatusReply_reasonCode=100
apCheckStatusReply_reconciliationID=TC38480966
apCheckStatusReply_paymentStatus=settled
apCheckStatusReply_processorResponse=000004
apCheckStatusReply_dateTime=2020-01-11T15:16:14Z

```

---

## XML Examples

### Sale Service

#### Example 39 Sale Service Request

---

```

<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.126">
  <merchantID>mid43210</merchantID>
  <merchantReferenceCode>refnum1234</merchantReferenceCode>
  <invoiceHeader>
    <merchantDescriptor>Online Store</merchantDescriptor>
  </invoiceHeader>
  <purchaseTotals>
    <currency>EUR</currency>
    <grandTotalAmount>20.00</grandTotalAmount>
  </purchaseTotals>
  <apPaymentType>GPY</apPaymentType>
  <apSaleService run="true">
    <cancelURL>https://www.redirect.url.html?action=cancel</cancelURL>
    <successURL>https://www.redirect.url.html?action=success</successURL>
    <failureURL>https://www.redirect.url.html?action=failure</failureURL>
  </apSaleService>
</requestMessage>

```

---

**Example 40 Sale Service Reply**


---

```

<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.126">
  <c:merchantReferenceCode>refnum1234</c:merchantReferenceCode>
  <c:requestID>4703329437356002101200</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:purchaseTotals>
    <c:currency>EUR</c:currency>
  </c:purchaseTotals>
  <c:apSaleReply>
    <c:reasonCode>100</c:reasonCode>
    <c:paymentStatus>pending</c:paymentStatus>
    <c:responseCode>00001</c:responseCode>
    <c:merchantURL>https://merchant.redirect.com/url.do?param utf=%27%22%3C%3E
      %20%E6%B8%AC%E8%A9%A6%E6%B8%AC&amp;param_url=https%3A%2F%2F
      www.abc.com&amp;param_special=@#%~_&amp;sign=fdaa1df42b6260a10e2e3f1c0fc
    </c:merchantURL>
    <processorTransactionID>007055</c:processorTransactionID>
    <c:reconciliationID>9530019443</c:reconciliationID>
    <c:amount>20.00</c:amount>
    <c:processorResponse>0000001</c:processorResponse>
    <c:dateTime>2020-01-11T12:47:19Z</c:dateTime>
  </c:apSaleReply>
</c:replyMessage>

```

---

**Example 41 Sale Service Request (Cybersource Settlement Services Account)**


---

```

<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.126">
  <merchantID>mid43210</merchantID>
  <merchantReferenceCode>refnum1234</merchantReferenceCode>
  <invoiceHeader>
    <merchantDescriptor>Online Store</merchantDescriptor>
  </invoiceHeader>
  <billTo>
    <firstName>John</firstName>
    <lastName>Smith</lastName>
    <street1>10 TheStreet</street1>
    <city>Berlin</city>
    <country>DE</country>
  </billTo>
  <purchaseTotals>
    <currency>EUR</currency>
    <grandTotalAmount>20.00</grandTotalAmount>
  </purchaseTotals>
  <apPaymentType>GPY</apPaymentType>
  <apSaleService run="true">
    <cancelURL>https://www.redirect.url.html?action=cancel</cancelURL>
    <successURL>https://www.redirect.url.html?action=success</successURL>
    <failureURL>https://www.redirect.url.html?action=failure</failureURL>
  </apSaleService>
</requestMessage>

```

---

**Example 42 Sale Service Reply (Cybersource Settlement Services Account)**


---

```

<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.126">
  <c:merchantReferenceCode>refnum1234</c:merchantReferenceCode>
  <c:requestID>4703329437356002101200</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:purchaseTotals>
    <c:currency>EUR</c:currency>
  </c:purchaseTotals>
  <c:apSaleReply>
    <c:reasonCode>100</c:reasonCode>
    <c:paymentStatus>pending</c:paymentStatus>
    <c:responseCode>00001</c:responseCode>
    <c:merchantURL>https://merchant.redirect.com/url.do?param utf=%27%22%3C%3E
      %20%E6%B8%AC%E8%A9%A6%E6%B8%AC&amp;param_url=https%3A%2F%2F
      www.abc.com&amp;param_special=+@#%~_&amp;sign=fdaa1df42b6260a10e2e3f1c0fc
    </c:merchantURL>
    <processorTransactionID>007055</c:processorTransactionID>
    <c:reconciliationID>9530019443</c:reconciliationID>
    <c:amount>20.00</c:amount>
    <c:processorResponse>0000001</c:processorResponse>
    <c:dateTime>2020-01-11T12:47:19Z</c:dateTime>
  </c:apSaleReply>
</c:replyMessage>

```

---

## Sale Check Status Service

### Example 43 Sale Check Status Service Request

---

```
<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.126">
  <merchantID>mid43210</merchantID>
  <merchantReferenceCode>refnum1234</merchantReferenceCode>
  <apPaymentType>GPY</apPaymentType>
  <apCheckStatusService run="true">
    <checkStatusRequestID>4703329437356002101200</checkStatusRequestID>
  </apCheckStatusService>
</requestMessage>
```

---

### Example 44 Sale Check Status Service Reply

---

```
<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.126">
  <c:merchantReferenceCode>refnum1234</c:merchantReferenceCode>
  <c:requestID>52391098509302958393020294</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:apCheckStatusReply>
    <c:reasonCode>100</c:reasonCode>
    <c:reconciliationID>TC38480966</c:reconciliationID>
    <c:paymentStatus>settled</c:paymentStatus>
    <c:processorResponse>000004</c:processorResponse>
    <c:dateTime>2020-01-11T15:16:14Z</c:dateTime>
  </c:apCheckStatusReply>
</c:replyMessage>
```

---

# 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](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 (**apOptionsService**) 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 (**apSaleService**) and include the optional corresponding bank ID for the bank that the customer chooses (**apSaleService\_paymentOptionID**). 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 (**apSaleService\_paymentOptionID**) 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 (**apCheckStatusService**) 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 **reasonCode** 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 (**apRefundService**) 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 `apOptionsService_run` field to `true`.

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

- `apPaymentType`—set to `IDL`.
- `merchantID`
- `merchantReferenceCode`

For detailed descriptions of all request and reply fields, see [Appendix A, "API Fields,"](#) on page 90.

---

## 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 11.

## 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:

- `billTo_firstName`
- `billTo_lastName`
- `billTo_city`
- `billTo_street1`
- `billTo_country`

When any **item-level** field is included in the sale service request, you must also include the **`item_#_totalAmount`** 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 `apSaleService_run` field to `true`.

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

- `apPaymentType`—set to `IDL`.
- `apSaleService_cancelURL`—required when your Cybersource account does not include this value.
- `apSaleService_failureURL`—required when your Cybersource account does not include this value.
- `apSaleService_successURL`—required when your Cybersource account does not include this value.
- `billTo_city`—required only when you have a Cybersource settlement services account.
- `billTo_country`—required only when you have a Cybersource settlement services account.
- `billTo_firstName`—required only when you have a Cybersource settlement services account.
- `billTo_lastName`—required only when you have a Cybersource settlement services account.
- `billTo_street1`—required only when you have a Cybersource settlement services account.

- invoiceHeader\_merchantDescriptor
- merchantID
- merchantReferenceCode
- purchaseTotals\_currency
- purchaseTotals\_grandTotalAmount

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

- apSaleService\_paymentOptionID—include the bank ID value returned in the Options service reply.
- billTo\_email

For examples of a sale request and reply, see ["Name-Value Pair Examples," page 60](#). For detailed descriptions of all request and reply fields, see [Appendix A, "API Fields," on page 90](#).

## Checking a Payment Status

---

**To check the status of a payment:**

---

**Step 1** Set the **apCheckStatusService\_run** field to `true`.

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

- apCheckStatusService\_checkStatusRequestID—to check the status of a sale, include the value of the **requestID** field that was returned in the sale service reply. To check the status of a refund, include the value of the **requestID** field that was returned in the refund service reply.
- apPaymentType—set to `IDL`.
- merchantID
- merchantReferenceCode

For examples of a check status request and reply, see ["Name-Value Pair Examples," page 60](#). For detailed descriptions of all request and reply fields, see [Appendix A, "API Fields," on page 90](#).

---

## Refunding a Payment

---

### To refund a payment:

---

**Step 1** Set the `apRefundService_run` field to `true`.

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

- `apPaymentType`—set to `IDL`.
- `apRefundService_refundRequestID`—include the value of the **requestID** field that was returned in the sale service reply.
- `merchantID`
- `merchantReferenceCode`
- `purchaseTotals_currency`—set to `EUR`.
- `purchaseTotals_grandTotalAmount`

For examples of a refund request and reply, see ["Name-Value Pair Examples," page 60](#). For detailed descriptions of all request and reply fields, see [Appendix A, "API Fields," on page 90](#).

## Testing

---

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

<https://ics2wstesta.ic3.com/commerce/1.x/transactionProcessor>

### To test a transaction:

---

**Step 1** Request the sale service and include **ideal-FVLBNL22** in the `apSaleService_paymentOptionID` field. See ["Requesting Options," page 56](#).

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

**Step 2** Redirect to the URL you receive in the **merchantURL** 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 45** Options Service Request

---

```
merchantID=mid43210  
merchantReferenceCode=refnum1234  
apPaymentType=IDL  
apOptionsService_run=true
```

---

**Example 46 Options Service Reply**


---

```

apOptionsReply_count=12
apOptionsReply_offset=0
apOptionsReply_option_0_id=ideal-FVLBNL22
apOptionsReply_option_0_name=van Lanschot
apOptionsReply_option_10_id=ideal-INGBNL2A
apOptionsReply_option_10_name=ING
apOptionsReply_option_11_id=ideal-ABNANL2A
apOptionsReply_option_11_name=ABN AMRO
apOptionsReply_option_1_id=ideal-TRIONL2U
apOptionsReply_option_1_name=Triodos Bank
apOptionsReply_option_2_id=ideal-SNSBNL2A
apOptionsReply_option_2_name=SNS
apOptionsReply_option_3_id=ideal-RBRBNL21
apOptionsReply_option_3_name=RegioBank
apOptionsReply_option_4_id=ideal-MOYONL21
apOptionsReply_option_4_name=Moneyou
apOptionsReply_option_5_id=ideal-KNABNL2H
apOptionsReply_option_5_name=Knab
apOptionsReply_option_6_id=ideal-HANDNL2A
apOptionsReply_option_6_name=Handelsbanken
apOptionsReply_option_7_id=ideal-BUNQNL2A
apOptionsReply_option_7_name=bunq
apOptionsReply_option_8_id=ideal-ASNBNL21
apOptionsReply_option_8_name=ASN Bank
apOptionsReply_option_9_id=ideal-RABONL2U
apOptionsReply_option_9_name=Rabobank
apOptionsReply_reasonCode=100
apOptionsReply_responseCode=00000
apOptionsReply_totalCount=12
decision=ACCEPT
merchantReferenceCode=refnum1234
reasonCode=100

```

---

## Sale Service

**Example 47 Sale Service Request**


---

```

merchantID=mid43210
merchantReferenceCode=refnum1234
invoiceHeader_merchantDescriptor=Online Store
purchaseTotals_currency=EUR
purchaseTotals_grandTotalAmount=20.00
purchaseTotals_currency=EUR
apPaymentType=IDL
apSaleService_run=true
apSaleService_cancelURL=https://www.redirect.url.html?action=cancel
apSaleService_successURL=https://www.redirect.url.html?action=success
apSaleService_failureURL=https://www.redirect.url.html?action=failure

```

---

**Example 48 Sale Service Reply**


---

```

merchantReferenceCode=refnum1234
requestID=4703329437356002101200
purchaseTotals_currency=EUR
apSaleReply_reasonCode=100
apSaleReply_paymentStatus=pending
apSaleReply_responseCode=00001
apSaleReply_merchantURL=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
apSaleReply_processorTransactionID=007055
apSaleReply_reconciliationID=9530019443
apSaleReply_amount=20.00
apSaleReply_processorResponse=0000001
apSaleReply_dateTime=2020-01-11T12:47:19Z

```

---

**Example 49 Sale Service Request (Cybersource Settlement Services Account)**


---

```

merchantID=mid43210
merchantReferenceCode=refnum1234
invoiceHeader_merchantDescriptor=Online store
purchaseTotals_currency=EUR
purchaseTotals_grandTotalAmount=20.00
billTo_firstName=John
billTo_lastName=Smith
billTo_street1=10 TheStreet
billTo_city=Amsterdam
billTo_country=NL
apPaymentType=IDL
apSaleService_run=true
apSaleService_cancelURL=https://www.redirect.url.html?action=cancel
apSaleService_successURL=https://www.redirect.url.html?action=success
apSaleService_failureURL=https://www.redirect.url.html?action=failure

```

---

**Example 50 Sale Service Reply (Cybersource Settlement Services Account)**

---

```
merchantReferenceCode=refnum1234
requestID=4703329437356002101200
decision=ACCEPT
reasonCode=100
purchaseTotals_currency=EUR
apSaleReply_reasonCode=100
apSaleReply_paymentStatus=pending
apSaleReply_responseCode=00001
apSaleReply_merchantURL=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
apSaleReply_processorTransactionID=007055
apSaleReply_reconciliationID=9530019443
apSaleReply_amount=20.00
apSaleReply_processorResponse=0000001
apSaleReply_dateTime=2020-01-11T12:47:19Z
```

---

## Sale Check Status Service

### Example 51 Sale Check Status Service Request

---

```

merchantID=mid43210
merchantReferenceCode=refnum1234
apPaymentType=IDL
apCheckStatusService_run=true
apCheckStatusService_checkStatusRequestID=4703329437356002101200

```

---

### Example 52 Sale Check Status Service Reply

---

```

merchantReferenceCode=refnum1234
requestID=52391098509302958393020294
reasonCode=100
apCheckStatusReply_reasonCode=100
apCheckStatusReply_reconciliationID=TC38480966
apCheckStatusReply_paymentStatus=settled
apCheckStatusReply_processorResponse=000004
apCheckStatusReply_dateTime=2020-01-11T15:16:14Z

```

---

## Refund Service

### Example 53 Refund Service Request

---

```

merchantID=mid43210
merchantReferenceCode=refnum1234
purchaseTotals_currency=EUR
purchaseTotals_grandTotalAmount=20.00
apPaymentType=IDL
apRefundService_run=true
apRefundService_refundRequestID=4703329437356002101200

```

---

### Example 54 Refund Service Reply

---

```

merchantReferenceCode=refnum1234
requestID=8484832012000483918274
reasonCode=100
purchaseTotals_currency=EUR
apRefundReply_reasonCode=100
apRefundReply_status=refunded
apRefundReply_processorResponse=00006
apRefundReply_amount=20.00
apRefundReply_dateTime=2020-01-11T15:54:32Z
apRefundReply_reconciliationID=01950351
apRefundReply_processorTransactionID=903344
apRefundReply_paymentStatus=completed
apRefundReply_responseCode=00006

```

---



## Refund Check Status Service

### Example 55 Refund Check Status Service Request

---

```

merchantID=mid43210
merchantReferenceCode=refnum1234
apPaymentType=IDL
apCheckStatusService_run=true
apCheckStatusService_checkStatusRequestID=8484832012000483918274

```

---

### Example 56 Refund Check Status Service Reply

---

```

merchantReferenceCode=refnum1234
requestID=8918713313181839208523
reasonCode=100
apCheckStatusReply_reasonCode=100
apCheckStatusReply_reconciliationID=TC30987664
apCheckStatusReply_paymentStatus=settled
apCheckStatusReply_processorResponse=000004
apCheckStatusReply_dateTime=2020-01-11T17:16:14Z

```

---

## XML Examples

### Options Service

#### Example 57 Options Service Request

---

```

<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.158">
  <merchantID>abcd_1234</merchantID>
  <merchantReferenceCode>refnum1234</merchantReferenceCode>
  <apPaymentType>IDL</apPaymentType>
  <apOptionsService run="true"/>
</apOptionsService>
</requestMessage>

```

---

**Example 58 Options Service Reply**

```

<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.158">
  <c:merchantReferenceCode>refnum1234</c:merchantReferenceCode>
  <c:requestID>4703329437356002101200</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
<c:apOptionsReply>
  <c:reasonCode>100</c:reasonCode>
  <c:responseCode>00000</c:responseCode>
  <c:offset>0</c:offset>
  <c:count>12</c:count>
  <c:totalCount>12</c:totalCount>
  <c:option data="0">
    <c:id>ideal-FVLBNL22</c:id>
    <c:name>van Lanschot</c:name>
  </c:option>
  <c:option data="1">
    <c:id>ideal-TRIONL2U</c:id>
    <c:name>Triodos Bank</c:name>
  </c:option>
  <c:option data="2">
    <c:id>ideal-SNSBNL2A</c:id>
    <c:name>SNS</c:name>
  </c:option>
  <c:option data="3">
    <c:id>ideal-RBRBNL21</c:id>
    <c:name>RegioBank</c:name>
  </c:option>
  <c:option data="4">
    <c:id>ideal-MOYONL21</c:id>
    <c:name>Moneyou</c:name>
  </c:option>
  <c:option data="5">
    <c:id>ideal-KNABNL2H</c:id>
    <c:name>Knab</c:name>
  </c:option>
  <c:option data="6">
    <c:id>ideal-HANDNL2A</c:id>
    <c:name>Handelsbanken</c:name>
  </c:option>
  <c:option data="7">
    <c:id>ideal-BUNQNL2A</c:id>
    <c:name>bunq</c:name>
  </c:option>
  <c:option data="8">
    <c:id>ideal-ASNBNL21</c:id>
    <c:name>ASN Bank</c:name>
  </c:option>
  <c:option data="9">
    <c:id>ideal-RABONL2U</c:id>
    <c:name>Rabobank</c:name>
  </c:option>

```

**Example 58 Options Service Reply (Continued)**

```

    <c:option data="10">
      <c:id>ideal-INGBNL2A</c:id>
      <c:name>ING</c:name>
    </c:option>
    <c:option data="11">
      <c:id>ideal-ABNANL2A</c:id>
      <c:name>ABN AMRO</c:name>
    </c:option>
  </c:apOptionsReply>
</c:replyMessage>

```

---

## Sale Service

**Example 59 Sale Service Request**

```

<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.126">
  <merchantID>mid43210</merchantID>
  <merchantReferenceCode>refnum1234</merchantReferenceCode>
  <invoiceHeader>
    <merchantDescriptor>Online Store</merchantDescriptor>
  </invoiceHeader>
  <purchaseTotals>
    <currency>EUR</currency>
    <grandTotalAmount>20.00</grandTotalAmount>
  </purchaseTotals>
  <apPaymentType>IDL</apPaymentType>
  <apSaleService run="true">
    <cancelURL>https://www.redirect.url.html?action=cancel</cancelURL>
    <successURL>https://www.redirect.url.html?action=success</successURL>
    <failureURL>https://www.redirect.url.html?action=failure</failureURL>
  </apSaleService>
</requestMessage>

```

---

**Example 60 Sale Service Reply**


---

```

<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.126">
  <c:merchantReferenceCode>refnum1234</c:merchantReferenceCode>
  <c:requestID>4703329437356002101200</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:purchaseTotals>
    <c:currency>EUR</c:currency>
  </c:purchaseTotals>
  <c:apSaleReply>
    <c:reasonCode>100</c:reasonCode>
    <c:paymentStatus>pending</c:paymentStatus>
    <c:responseCode>00001</c:responseCode>
    <c:merchantURL>https://merchant.redirect.com/url.do?param utf=%27%22%3C%3E
      %20%E6%B8%AC%E8%A9%A6%E6%B8%AC&amp;param_url=https%3A%2F%2F
      www.abc.com&amp;param_special=@#%~_&amp;sign=fdaaldf42b6260a10e2e3f1c0fc
    </c:merchantURL>
    <processorTransactionID>007055</c:processorTransactionID>
    <c:reconciliationID>9530019443</c:reconciliationID>
    <c:amount>20.00</c:amount>
    <c:processorResponse>0000001</c:processorResponse>
    <c:dateTime>2020-01-11T12:47:19Z</c:dateTime>
  </c:apSaleReply>
</c:replyMessage>

```

---

**Example 61 Sale Service Request (Cybersource Settlement Services Account)**


---

```

<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.126">
  <merchantID>mid43210</merchantID>
  <merchantReferenceCode>refnum1234</merchantReferenceCode>
  <invoiceHeader>
    <merchantDescriptor>Online Store</merchantDescriptor>
  </invoiceHeader>
  <billTo>
    <firstName>John</firstName>
    <lastName>Smith</lastName>
    <street1>10 TheStreet</street1>
    <city>Amsterdam</city>
    <country>NL</country>
  </billTo>
  <purchaseTotals>
    <currency>EUR</currency>
    <grandTotalAmount>20.00</grandTotalAmount>
  </purchaseTotals>
  <apPaymentType>IDL</apPaymentType>
  <apSaleService run="true">
    <cancelURL>https://www.redirect.url.html?action=cancel</cancelURL>
    <successURL>https://www.redirect.url.html?action=success</successURL>
    <failureURL>https://www.redirect.url.html?action=failure</failureURL>
  </apSaleService>
</requestMessage>

```

---

**Example 62 Sale Service Reply (Cybersource Settlement Services Account)**


---

```

<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.126">
  <c:merchantReferenceCode>refnum1234</c:merchantReferenceCode>
  <c:requestID>4703329437356002101200</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:purchaseTotals>
    <c:currency>EUR</c:currency>
  </c:purchaseTotals>
  <c:apSaleReply>
    <c:reasonCode>100</c:reasonCode>
    <c:paymentStatus>pending</c:paymentStatus>
    <c:responseCode>00001</c:responseCode>
    <c:merchantURL>https://merchant.redirect.com/url.do?param utf=%27%22%3C%3E
      %20%E6%B8%AC%E8%A9%A6%E6%B8%AC&amp;param_url=https%3A%2F%2F
      www.abc.com&amp;param_special=+@#%~_&amp;sign=fdaa1df42b6260a10e2e3f1c0fc
    </c:merchantURL>
    <c:processorTransactionID>007055</c:processorTransactionID>
    <c:reconciliationID>9530019443</c:reconciliationID>
    <c:amount>20.00</c:amount>
    <c:processorResponse>0000001</c:processorResponse>
    <c:dateTime>2020-01-11T12:47:19Z</c:dateTime>
  </c:apSaleReply>
</c:replyMessage>

```

---

## Sale Check Status Service

**Example 63 Sale Check Status Service Request**


---

```

<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.126">
  <merchantID>mid43210</merchantID>
  <merchantReferenceCode>refnum1234</merchantReferenceCode>
  <apPaymentType>IDL</apPaymentType>
  <apCheckStatusService run="true">
    <checkStatusRequestID>4703329437356002101200</checkStatusRequestID>
  </apCheckStatusService>
</requestMessage>

```

---

**Example 64 Sale Check Status Service Reply**

---

```
<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.126">
  <c:merchantReferenceCode>refnum1234</c:merchantReferenceCode>
  <c:requestID>52391098509302958393020294</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:apCheckStatusReply>
    <c:reasonCode>100</c:reasonCode>
    <c:reconciliationID>TC38480966</c:reconciliationID>
    <c:paymentStatus>settled</c:paymentStatus>
    <c:processorResponse>000004</c:processorResponse>
    <c:dateTime>2020-01-11T15:16:14Z</c:dateTime>
  </c:apCheckStatusReply>
</c:replyMessage>
```

---

## Refund Service

### Example 65 Refund Service Request

---

```

<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.126">
  <merchantID>mid43210</merchantID>
  <merchantReferenceCode>refnum1234</merchantReferenceCode>
  <purchaseTotals>
    <currency>EUR</currency>
    <grandTotalAmount>20.00</grandTotalAmount>
  </purchaseTotals>
  <apPaymentType>IDL</apPaymentType>
  <apRefundService run="true">
    <refundRequestID>4703329437356002101200</refundRequestID>
  </apRefundService>
</requestMessage>

```

---

### Example 66 Refund Service Reply

---

```

<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.126">
  <c:merchantReferenceCode>refnum1234</c:merchantReferenceCode>
  <c:requestID>8484832012000483918274</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:purchaseTotals>
    <c:currency>EUR</c:currency>
  </c:purchaseTotals>
  <c:apRefundReply>
    <c:reasonCode>100</c:reasonCode>
    <c:status>refunded</c:status>
    <c:processorResponse>0000006</c:processorResponse>
    <c:amount>20.00</c:amount>
    <c:dateTime>2020-01-11T15:43:01Z</c:dateTime>
    <c:reconciliationID>01950351</c:reconciliationID>
    <c:processorTransactionID>903344</c:processorTransactionID>
    <c:paymentStatus>completed</c:paymentStatus>
    <c:responseCode>00006</c:responseCode>
  </c:apRefundReply>
</c:replyMessage>

```

---

## Refund Check Status Service

### Example 67 Refund Check Status Service Request

---

```
<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.126">
  <merchantID>mid43210</merchantID>
  <merchantReferenceCode>refnum1234</merchantReferenceCode>
  <apPaymentType>IDL</apPaymentType>
  <apCheckStatusService run="true">
    <checkStatusRequestID>8484832012000483918274</checkStatusRequestID>
  </apCheckStatusService>
</requestMessage>
```

---

### Example 68 Refund Check Status Service Reply

---

```
<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.126">
  <c:merchantReferenceCode>refnum1234</c:merchantReferenceCode>
  <c:requestID>8918713313181839208523</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:apCheckStatusReply>
    <c:reasonCode>100</c:reasonCode>
    <c:reconciliationID>TC30987664</c:reconciliationID>
    <c:paymentStatus>settled</c:paymentStatus>
    <c:processorResponse>000004</c:processorResponse>
    <c:dateTime>2020-01-11T17:47:19Z</c:dateTime>
  </c:apCheckStatusReply>
</c:replyMessage>
```

---



# 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](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 (**apSaleService**) 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 (**apCheckStatusService**) 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 **reasonCode** 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 77.

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 (**apRefundService**) 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 11.](#)

## 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:

- billTo\_firstName
- billTo\_lastName
- billTo\_city
- billTo\_street1
- billTo\_country

When any **item-level** field is included in the sale service request, you must also include the **item\_#\_totalAmount** 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 `apSaleService_run` field to `true`.

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

- `apPaymentType`—set to `SOF`.
- `apSaleService_cancelURL`—required when your Cybersource account does not include this value.
- `apSaleService_successURL`—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.

---

- `apSaleService_transactionTimeout`
- `billTo_city`—required only when you have a Cybersource settlement services account.
- `billTo_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 **billTo\_country** field for the country from which you want the customer to pay.
- `billTo_firstName`—required only when you have a Cybersource settlement services account.
- `billTo_lastName`—required only when you have a Cybersource settlement services account.
- `billTo_street1`—required only when you have a Cybersource settlement services account.
- `invoiceHeader_merchantDescriptor`  
 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.
- `merchantID`

- merchantReferenceCode
- purchaseTotals\_currency—set to EUR.
- purchaseTotals\_grandTotalAmount

For examples of a sale request and reply, see ["Name-Value Pair Examples," page 81](#). For detailed descriptions of all request and reply fields, see [Appendix A, "API Fields," on page 90](#).

## 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 `apCheckStatusService_run` field to `true`.

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

- `apCheckStatusService_checkStatusRequestID`—to check the status of a sale, include the value of the **requestID** field that was returned in the sale service reply. To check the status of a refund, include the value of the **requestID** field that was returned in the refund service reply.
- `apPaymentType`—set to `SOF`.
- `merchantID`
- `merchantReferenceCode`

For examples of a check status request and reply, see ["Name-Value Pair Examples," page 81](#) For detailed descriptions of all request and reply fields, see [Appendix A, "API Fields," on page 90](#).

---

## 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 `apRefundService_run` field to `true`.

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

- `apPaymentType`—set to `SOF`.
- `apRefundService_refundRequestID`—set to the request ID value returned from the sale request.
- `merchantID`
- `merchantReferenceCode`
- `purchaseTotals_currency`
- `purchaseTotals_grandTotalAmount`

For examples of a refund request and reply, see ["Name-Value Pair Examples," page 81](#). For detailed descriptions of all request and reply fields, see [Appendix A, "API Fields," on page 90](#).

# Testing

---

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

<https://ics2wstesta.ic3.com/commerce/1.x/transactionProcessor>

## To test a Sofort transaction:

---

- Step 1** Request the sale service (see "Performing a Sale," page 75).
- Step 2** Redirect to the URL that you receive in the **merchantURL** 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 79, (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*.
- 

## Name-Value Pair Examples

---

### Sale Service

#### Example 69 Sale Service Request

---

```
merchantID=mid43210
merchantReferenceCode=refnum1234
invoiceHeader_merchantDescriptor=Online Store
purchaseTotals_currency=EUR
purchaseTotals_grandTotalAmount=20.00
apPaymentType=SOF
apSaleService_run=true
apSaleService_cancelURL=https://www.redirect.url.html?action=cancel
apSaleService_successURL=https://www.redirect.url.html?action=success
apSaleService_failureURL=https://www.redirect.url.html?action=failure
```

---

**Example 70 Sale Service Reply**


---

```

merchantReferenceCode=refnum1234
requestID=4703329437356002101200
decision=ACCEPT
reasonCode=100
purchaseTotals_currency=EUR
apSaleReply_reasonCode=100
apSaleReply_paymentStatus=pending
apSaleReply_responseCode=00001
apSaleReply_merchantURL=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
apSaleReply_processorTransactionID=007055
apSaleReply_reconciliationID=9530019443
apSaleReply_amount=20.00
apSaleReply_processorResponse=0000001
apSaleReply_dateTime=2020-01-11T12:47:19Z

```

---

**Example 71 Sale Service Request (Cybersource Settlement Services Account)**


---

```

merchantID=mid43210
merchantReferenceCode=refnum1234
invoiceHeader_merchantDescriptor=Online Store
purchaseTotals_currency=EUR
purchaseTotals_grandTotalAmount=20.00
billTo_firstName=John
billTo_lastName=Smith
billTo_street1=10 TheStreet
billTo_city=Rome
billTo_country=IT
apPaymentType=SOF
apSaleService_run=true
apSaleService_cancelURL=https://www.redirect.url.html?action=cancel
apSaleService_successURL=https://www.redirect.url.html?action=success
apSaleService_failureURL=https://www.redirect.url.html?action=failure

```

---

**Example 72 Sale Service Reply (Cybersource Settlement Services Account)**


---

```

merchantReferenceCode=refnum1234
requestID=4703329437356002101200
decision=ACCEPT
reasonCode=100
purchaseTotals_currency=EUR
apSaleReply_reasonCode=100
apSaleReply_paymentStatus=pending
apSaleReply_responseCode=00001
apSaleReply_merchantURL=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
apSaleReply_processorTransactionID=007055
apSaleReply_reconciliationID=9530019443
apSaleReply_amount=20.00
apSaleReply_processorResponse=0000001
apSaleReply_dateTime=2020-01-11T12:47:19Z

```

---

## Sale Check Status Service

**Example 73 Sale Check Status Service Request**


---

```

merchantID=mid43210
merchantReferenceCode=refnum1234
apPaymentType=SOF
apCheckStatusService_run=true
apCheckStatusService_checkStatusRequestID=4703329437356002101200

```

---

**Example 74 Sale Check Status Service Reply**


---

```

merchantReferenceCode=refnum1234
requestID=52391098509302958393020294
decision=ACCEPT
reasonCode=100
apCheckStatusReply_reasonCode=100
apCheckStatusReply_reconciliationID=TC38480966
apCheckStatusReply_paymentStatus=settled
apCheckStatusReply_processorResponse=000004
apCheckStatusReply_dateTime=2020-01-11T15:16:14Z

```

---

## Refund Service

### Example 75 Refund Service Request

---

```

merchantID=mid43210
merchantReferenceCode=refnum1234
purchaseTotals_currency=EUR
purchaseTotals_grandTotalAmount=20.00
apPaymentType=SOF
apRefundService_run=true
apRefundService_refundRequestID=4703329437356002101200

```

---

### Example 76 Refund Service Reply

---

```

merchantReferenceCode=refnum1234
requestID=8484832012000483918274
decision=ACCEPT
reasonCode=100
purchaseTotals_currency=EUR
apRefundReply_reasonCode=100
apRefundReply_status=refunded
apRefundReply_processorResponse=00006
apRefundReply_amount=20.00
apRefundReply_dateTime=2020-01-11T15:54:32Z
apRefundReply_reconciliationID=01950351
apRefundReply_processorTransactionID=903344
apRefundReply_paymentStatus=completed
apRefundReply_responseCode=00006

```

---

## Refund Check Status Service

### Example 77 Refund Check Status Service Request

---

```

merchantID=mid43210
merchantReferenceCode=refnum1234
apPaymentType=SOF
apCheckStatusService_run=true
apCheckStatusService_checkStatusRequestID=8484832012000483918274

```

---

**Example 78 Refund Check Status Service Reply**


---

```

merchantReferenceCode=refnum1234
requestID=8918713313181839208523
decision=ACCEPT
reasonCode=100
apCheckStatusReply_reasonCode=100
apCheckStatusReply_reconciliationID=TC30987664
apCheckStatusReply_paymentStatus=settled
apCheckStatusReply_processorResponse=000004
apCheckStatusReply_dateTime=2020-01-11T17:16:14Z

```

---

## XML Examples

### Sale Service

**Example 79 Sale Service Request**


---

```

<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.126">
  <merchantID>mid43210</merchantID>
  <merchantReferenceCode>refnum1234</merchantReferenceCode>
  <invoiceHeader>
    <merchantDescriptor>Online Store</merchantDescriptor>
  </invoiceHeader>
  <purchaseTotals>
    <currency>EUR</currency>
    <grandTotalAmount>20.00</grandTotalAmount>
  </purchaseTotals>
  <apPaymentType>SOF</apPaymentType>
  <apSaleService run="true">
    <cancelURL>https://www.redirect.url.html?action=cancel</cancelURL>
    <successURL>https://www.redirect.url.html?action=success</successURL>
    <failureURL>https://www.redirect.url.html?action=failure</failureURL>
  </apSaleService>
</requestMessage>

```

---

**Example 80 Sale Service Reply**


---

```

<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.126">
  <c:merchantReferenceCode>refnum1234</c:merchantReferenceCode>
  <c:requestID>4703329437356002101200</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:purchaseTotals>
    <c:currency>EUR</c:currency>
  </c:purchaseTotals>
  <c:apSaleReply>
    <c:reasonCode>100</c:reasonCode>
    <c:paymentStatus>pending</c:paymentStatus>
    <c:responseCode>00001</c:responseCode>
    <c:merchantURL>https://merchant.redirect.com/url.do?param utf=%27%22%3C%3E
      %20%E6%B8%AC%E8%A9%A6%E6%B8%AC&amp;param_url=https%3A%2F%2F
      www.abc.com&amp;param_special=@#%~_&amp;sign=fdaa1df42b6260a10e2e3f1c0fc
    </c:merchantURL>
    <processorTransactionID>007055</c:processorTransactionID>
    <c:reconciliationID>9530019443</c:reconciliationID>
    <c:amount>20.00</c:amount>
    <c:processorResponse>0000001</c:processorResponse>
    <c:dateTime>2020-01-11T12:47:19Z</c:dateTime>
  </c:apSaleReply>
</c:replyMessage>

```

---

**Example 81 Sale Service Request (Cybersource Settlement Services Account)**


---

```

<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.126">
  <merchantID>mid43210</merchantID>
  <merchantReferenceCode>refnum1234</merchantReferenceCode>
  <invoiceHeader>
    <merchantDescriptor>Online Store</merchantDescriptor>
  </invoiceHeader>
  <billTo>
    <firstName>John</firstName>
    <lastName>Smith</lastName>
    <street1>10 TheStreet</street1>
    <city>Rome</city>
    <country>IT</country>
  </billTo>
  <purchaseTotals>
    <currency>EUR</currency>
    <grandTotalAmount>20.00</grandTotalAmount>
  </purchaseTotals>
  <apPaymentType>SOF</apPaymentType>
  <apSaleService run="true">
    <cancelURL>https://www.redirect.url.html?action=cancel</cancelURL>
    <successURL>https://www.redirect.url.html?action=success</successURL>
    <failureURL>https://www.redirect.url.html?action=failure</failureURL>
  </apSaleService>
</requestMessage>

```

---

**Example 82 Sale Service Reply (Cybersource Settlement Services Account)**


---

```

<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.126">
  <c:merchantReferenceCode>refnum1234</c:merchantReferenceCode>
  <c:requestID>4703329437356002101200</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:purchaseTotals>
    <c:currency>EUR</c:currency>
  </c:purchaseTotals>
  <c:apSaleReply>
    <c:reasonCode>100</c:reasonCode>
    <c:paymentStatus>pending</c:paymentStatus>
    <c:responseCode>00001</c:responseCode>
    <c:merchantURL>https://merchant.redirect.com/url.do?param utf=%27%22%3C%3E
      %20%E6%B8%AC%E8%A9%A6%E6%B8%AC&amp;param_url=https%3A%2F%2F
      www.abc.com&amp;param_special=+@#%~_&amp;sign=fdaaldf42b6260a10e2e3f1c0fc
    </c:merchantURL>
    <c:processorTransactionID>007055</c:processorTransactionID>
    <c:reconciliationID>9530019443</c:reconciliationID>
    <c:amount>20.00</c:amount>
    <c:processorResponse>0000001</c:processorResponse>
    <c:dateTime>2020-01-11T12:47:19Z</c:dateTime>
  </c:apSaleReply>
</c:replyMessage>

```

---

## Sale Check Status Service

**Example 83 Sale Check Status Service Request**


---

```

<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.126">
  <merchantID>mid43210</merchantID>
  <merchantReferenceCode>refnum1234</merchantReferenceCode>
  <apPaymentType>SOF</apPaymentType>
  <apCheckStatusService run="true">
    <checkStatusRequestID>4703329437356002101200</checkStatusRequestID>
  </apCheckStatusService>
</requestMessage>

```

---

**Example 84 Sale Check Status Service Reply**

---

```
<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.126">
  <c:merchantReferenceCode>refnum1234</c:merchantReferenceCode>
  <c:requestID>52391098509302958393020294</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:apCheckStatusReply>
    <c:reasonCode>100</c:reasonCode>
    <c:reconciliationID>TC38480966</c:reconciliationID>
    <c:paymentStatus>settled</c:paymentStatus>
    <c:processorResponse>000004</c:processorResponse>
    <c:dateTime>2020-01-11T15:47:19Z</c:dateTime>
  </c:apCheckStatusReply>
</c:replyMessage>
```

---



## Refund Service

### Example 85 Refund Service Request

---

```

<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.126">
  <merchantID>mid43210</merchantID>
  <merchantReferenceCode>refnum1234</merchantReferenceCode>
  <purchaseTotals>
    <currency>EUR</currency>
    <grandTotalAmount>20.00</grandTotalAmount>
  </purchaseTotals>
  <apPaymentType>SOF</apPaymentType>
  <apRefundService run="true">
    <refundRequestID>4703329437356002101200</refundRequestID>
  </apRefundService>
</requestMessage>

```

---

### Example 86 Refund Service Reply

---

```

<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.126">
  <c:merchantReferenceCode>refnum1234</c:merchantReferenceCode>
  <c:requestID>8484832012000483918274</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:purchaseTotals>
    <c:currency>EUR</c:currency>
  </c:purchaseTotals>
  <c:apRefundReply>
    <c:reasonCode>100</c:reasonCode>
    <c:status>refunded</c:status>
    <c:processorResponse>0000006</c:processorResponse>
    <c:amount>20.00</c:amount>
    <c:dateTime>2020-01-11T21:43:01Z</c:dateTime>
    <c:reconciliationID>01950351</c:reconciliationID>
    <c:processorTransactionID>903344</c:processorTransactionID>
    <c:paymentStatus>completed</c:paymentStatus>
    <c:responseCode>00006</c:responseCode>
  </c:apRefundReply>
</c:replyMessage>

```

---

## Refund Check Status Service

### Example 87 Refund Check Status Service Request

---

```
<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.126">
  <merchantID>mid43210</merchantID>
  <merchantReferenceCode>refnum1234</merchantReferenceCode>
  <apPaymentType>SOF</apPaymentType>
  <apCheckStatusService run="true">
    <checkStatusRequestID>8484832012000483918274</checkStatusRequestID>
  </apCheckStatusService>
</requestMessage>
```

---

### Example 88 Refund Check Status Service Reply

---

```
<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.126">
  <c:merchantReferenceCode>refnum1234</c:merchantReferenceCode>
  <c:requestID>8918713313181839208523</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:apCheckStatusReply>
    <c:reasonCode>100</c:reasonCode>
    <c:reconciliationID>TC30987664</c:reconciliationID>
    <c:paymentStatus>settled</c:paymentStatus>
    <c:processorResponse>000004</c:processorResponse>
    <c:dateTime>2020-01-11T17:47:19Z</c:dateTime>
  </c:apCheckStatusReply>
</c:replyMessage>
```

---

# API Fields

## Formatting Restrictions

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



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

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

## Data Type Definitions

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

**Table 4** Data Type Definitions

Data Type	Description
Date and time	Format is YYYY-MM-DDThh:mm:ssZ, where: <ul style="list-style-type: none"> <li>■ T separates the date and the time</li> <li>■ Z indicates Coordinated Universal Time (UTC), also known as Greenwich Mean Time (GMT)</li> </ul> <p><b>Example</b> 2020-01-11T22:47:57Z equals January 11, 2020, at 22:47:57 (10:47:57 p.m.).</p>
Integer	Whole number {..., -3, -2, -1, 0, 1, 2, 3, ...}
String	Sequence of letters, numbers, spaces, and special characters

## Numbered Elements

---

The Cybersource XML schema includes several numbered elements. You can include these complex elements more than once in a request. For example, when a customer order includes more than one item, you must include multiple `<item>` elements in your request. Each item is numbered, starting with 0. The XML schema uses an `id` attribute in the item's opening tag to indicate the number. For example:

```
<item id="0">
```

As a name-value pair field name, this tag is called `item_0`. In this portion of the field name, the underscore before the number does not indicate hierarchy in the XML schema. The item fields are generically referred to as `item_#_<element name>` in the documentation.

Below is an example of the numbered `<item>` element and the corresponding name-value pair field names. If you are using the Simple Object Access Protocol (SOAP), the client contains a corresponding `Item` class.

### Example 89 Numbered XML Schema Element Names and Name-Value Pair Field Names

XML Schema Element Names	Corresponding Name-Value Pair Field Names
<pre>&lt;item id="0"&gt;   &lt;unitPrice&gt;   &lt;quantity&gt; &lt;/item&gt;</pre>	<pre>item_0_unitPrice item_0_quantity</pre>
<pre>&lt;item id="1"&gt;   &lt;unitPrice&gt;   &lt;quantity&gt; &lt;/item&gt;</pre>	<pre>item_1_unitPrice item_1_quantity</pre>



When a request in XML format includes an `<item>` element, the element must include an `id` attribute. For example: `<item id="0">`.

---

## 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

See [Getting Started with CyberSource Advanced for the Simple Order API](#) for a description of how name-value pair names relate to their corresponding XML element names.

**Table 5 Request Fields**

Field Name	Description	Used By: Required (R) or Optional (O)	Data Type & Length
apCheckStatusService_ checkStatusRequestID	Request ID of the sale transaction for which you want to check the status. This value is returned in the sale service reply.	Check Status (R)	String (26)
apCheckStatusService_run	Whether to include <b>apCheckStatusService</b> in your request. Possible values: <ul style="list-style-type: none"> <li>■ <code>true</code>: Include the service in your request.</li> <li>■ <code>false</code> (default): Do not include the service in your request.</li> </ul>	Check Status (R)	String (5)
apOptionsService_limit	The maximum number of options to be retrieved from the processor and displayed to the consumer.  Possible values: 1-250  <b>Note</b> This field is valid only for iDEAL transactions.	Options (O)	String (3)

<sup>1</sup> You must include either **item\_#\_unitPrice** or **purchaseTotals\_grandTotalAmount** in your request. For information about items and grand totals, see [Getting Started with CyberSource Advanced for the Simple Order API](#).

Table 5 Request Fields (Continued)

Field Name	Description	Used By: Required (R) or Optional (O)	Data Type & Length
apOptionsService_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 For example:</p> <pre>&lt;apOptionsService&gt;   &lt;limit&gt;10&lt;/limit&gt;   &lt;offset&gt;0&lt;/offset&gt; &lt;/apOptionsService&gt;</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>&lt;apOptionsService&gt;   &lt;limit&gt;10&lt;/limit&gt;   &lt;offset&gt;10&lt;/offset&gt; &lt;/apOptionsService&gt;</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><b>Note</b> This field is valid only for iDEAL transactions</p>	Options (O)	String (4)
apOptionsService_run	<p>Whether to include <b>apOptionService</b> in your request. Possible values:</p> <ul style="list-style-type: none"> <li>■ <code>true</code>: Include the service in your request.</li> <li>■ <code>false</code> (default): Do not include the service in your request.</li> </ul> <p><b>Note</b> This field is valid only for iDEAL transactions.</p>	Options (R)	String (5)

<sup>1</sup> You must include either **item\_#\_unitPrice** or **purchaseTotals\_grandTotalAmount** in your request. For information about items and grand totals, see *Getting Started with CyberSource Advanced for the Simple Order API*.

Table 5 Request Fields (Continued)

Field Name	Description	Used By: Required (R) or Optional (O)	Data Type & Length
apPaymentType	Identifier for the payment method: <ul style="list-style-type: none"> <li>■ EPS: EPS</li> <li>■ GPY: giropay</li> <li>■ IDL: iDEAL</li> <li>■ MCH: Bancontact</li> <li>■ SOF: Sofort</li> </ul>	Options (R) Sale (R) Check Status (R) Refund (R)	String (3)
apRefundService_refundRequestID	Request ID of the sale transaction for which you are requesting a refund.  Include the value of the <b>requestID</b> field that was returned in the sale service reply.	Refund (R)	String (26)
apRefundService_run	Whether to include <b>apRefundService</b> in your request. Possible values: <ul style="list-style-type: none"> <li>■ <b>true</b>: Include the service in your request.</li> <li>■ <b>false</b> (default): Do not include the service in your request.</li> </ul>	Refund (R)	String (5)
apSaleService_cancelURL	URL the consumer is directed to after canceling the payment.	Sale (R when your Cybersource account does not include this value; otherwise, O)	String (255)
apSaleService_failureURL	URL the consumer is directed to after a payment fails.  <b>Note</b> This field is valid only for iDEAL, and Bancontact transactions.	Sale (R when your Cybersource account does not include this value; otherwise, O)	String (255)
apSaleService_paymentOptionID	Payment option ID name.  This is the bank's swift code. Include the option ID name returned in the Options service reply.  <b>Example</b> ideal-BUNQNL2A  <b>Note</b> This field is valid only for iDEAL transactions.	Sale (O)	String (60)

1 You must include either **item\_#\_unitPrice** or **purchaseTotals\_grandTotalAmount** in your request. For information about items and grand totals, see *Getting Started with CyberSource Advanced for the Simple Order API*.

Table 5 Request Fields (Continued)

Field Name	Description	Used By: Required (R) or Optional (O)	Data Type & Length
apSaleService_run	Whether to include <b>apSaleService</b> in your request. Possible values: <ul style="list-style-type: none"> <li>■ <b>true</b>: Include the service in your request.</li> <li>■ <b>false</b> (default): Do not include the service in your request.</li> </ul>	Sale (R)	String (5)
apSaleService_successURL	URL the consumer is directed to after completing the payment.	Sale (R when your Cybersource account does not include this value; otherwise, O)	String (255)
apSaleService_transactionTimeout	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 reply. The maximum value is 99999 (about 27 hours). When the transaction times out, the payment system changes the status to <i>abandoned</i> .  <b>Note</b> This field is valid only for Sofort transactions.  If the field is not included in the request, the default time-out is 6 hours. The minimum value is 120 seconds (2 minutes). When the transaction times out, Sofort changes the transaction status to <i>abandoned</i> .	Sale (O)	Integer (5)
bankInfo_swiftCode	Bank's SWIFT code. Unique address of the bank. Also known as the Bank Identification Code (BIC). This value is retrieved using the bank selection widget or it is entered directly by the customer.  <b>Example</b> BUNQNL2A  <b>Note</b> This field is valid only for giro pay and EPS transactions.	Sale (O)	String (20)
billTo_city	Credit card billing city.	Sale (R when you have a Cybersource settlement services account; otherwise, O.)	String (50)
billTo_company	Name of the customer's company.	Sale (O)	String (60)

1 You must include either **item\_#\_unitPrice** or **purchaseTotals\_grandTotalAmount** in your request. For information about items and grand totals, see *Getting Started with CyberSource Advanced for the Simple Order API*.



Table 5 Request Fields (Continued)

Field Name	Description	Used By: Required (R) or Optional (O)	Data Type & Length
billTo_country	Credit card billing country. Use the two-digit character <i>ISO Standard Country Codes</i> . <b>Note</b> When <b>billTo_country</b> 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)
billTo_email	Customer's email address, including the full domain name.	Sale (O)	String (255)
billTo_firstName	Customer's first name. This name must be the same as the name on the card.	Sale (R when you have a Cybersource settlement services account; otherwise, O.)	String (60)
billTo_ipAddress	Customer's IP address. <b>Note</b> Only supports IPv4 addresses.	Sale (O)	String (15)

1 You must include either **item#\_unitPrice** or **purchaseTotals\_grandTotalAmount** in your request. For information about items and grand totals, see *Getting Started with CyberSource Advanced for the Simple Order API*.

Table 5 Request Fields (Continued)

Field Name	Description	Used By: Required (R) or Optional (O)	Data Type & Length
billTo_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"> <li>■ DE-BE: German-Belgium</li> <li>■ DE-DE (default): German-Germany</li> <li>■ DE-ES: German-Spain</li> <li>■ DE-IT: German-Italy</li> <li>■ EN-AT: English-Austria</li> <li>■ EN-BE: English-Belgium</li> <li>■ EN-DE: English-Germany</li> <li>■ EN-ES: English-Spain</li> <li>■ EN-IT: English-Italy</li> <li>■ EN-NL: English-Netherlands</li> <li>■ ES-ES: Spanish-Spain</li> <li>■ FR-BE: French-Belgium</li> <li>■ IT-IT: Italian-Italy</li> <li>■ NL-BE: Dutch-Belgium</li> <li>■ NL-NL: Dutch-Netherlands</li> </ul> <p><b>Note</b> This field is valid only for Sofort transactions.</p>	Sale (O)	String (5)
billTo_lastName	Customer's last name. This name must be the same as the name on the card.	Sale (R when you have a Cybersource settlement services account; otherwise, O.)	String (60)
billTo_state	Credit card billing state or province. Use the <a href="#">State, Province, and Territory Codes for the United States and Canada</a> .	Sale (O)	String (2)
<p><sup>1</sup> You must include either <b>item_#_unitPrice</b> or <b>purchaseTotals_grandTotalAmount</b> in your request. For information about items and grand totals, see <i>Getting Started with CyberSource Advanced for the Simple Order API</i>.</p>			

Table 5 Request Fields (Continued)

Field Name	Description	Used By: Required (R) or Optional (O)	Data Type & Length
billTo_street1	Credit card billing street address as it appears in the credit card issuer's records.	Sale (R when you have a Cybersource settlement services account; otherwise, O.)	String (60)
invoiceHeader_merchantDescriptor	Description displayed on the customer's statement. When you include more than one consecutive space, extra spaces are removed.	Sale (R)	For Bancontact and iDEAL: String (35)  For Sofort, EPS and giropay: String (27)
invoiceHeader_merchantDescriptorCity	City for your business location. This value is displayed on the customer's statement.	Sale (O)	String (50)
invoiceHeader_merchantDescriptorContact	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)
invoiceHeader_merchantDescriptorCountry	Country code for your business location. Use the standard <a href="#">ISO Standard Country Codes</a> . This value is displayed on the customer's statement.	Sale (O)	String (2)
invoiceHeader_merchantDescriptorPostalCode	Postal code for your business location. This value is displayed on the customer's statement.	Sale (O)	String (10)
invoiceHeader_merchantDescriptorState	State code or region code for your business location. This value is displayed on the customer's statement.	Sale (O)	String (50)
invoiceHeader_merchantDescriptorStreet	Street address for your business location. If the street address is more than 38 characters, use meaningful abbreviations.	Sale (O)	String (60)
item_#_productCode	Type of product. This value is used to determine the category that the product is in: electronic, handling, physical, service, or shipping. The default value is <code>default</code> .  See <a href="#">"Numbered Elements," page 91</a> .	Sale (O)	String (255)

1 You must include either **item\_#\_unitPrice** or **purchaseTotals\_grandTotalAmount** in your request. For information about items and grand totals, see [Getting Started with CyberSource Advanced for the Simple Order API](#).

Table 5 Request Fields (Continued)

Field Name	Description	Used By: Required (R) or Optional (O)	Data Type & Length
item_#_productName	This field is required when <b>item_#_productCode</b> is not <code>default</code> or one of the values related to shipping and/or handling.  See <a href="#">"Numbered Elements," page 91</a> .	Sale (O)	String (255)
item_#_productSKU	Identification code for the product.  See <a href="#">"Numbered Elements," page 91</a> .	Sale (O)	String (255)
item_#_quantity	The default is 1. This field is required when <b>item_#_productCode</b> is not <code>default</code> or one of the values related to shipping and/or handling.  See <a href="#">"Numbered Elements," page 91</a> .	Sale (O)	Integer (10)
item_#_taxAmount	Total tax to apply to the product. This value cannot be negative. The tax amount and the unit price must be in the same currency.  The tax amount field is additive. The following example uses a two-exponent currency such as USD:  1 You include the following items in your request:  <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> 2 The total amount authorized is 32.40, not 30.00 with 2.40 of tax included.  See <a href="#">"Numbered Elements," page 91</a> .	Sale (O)	String (15)
item_#_totalAmount	Total amount for all items selected.  This field is required when item-level fields are included in the request.  See <a href="#">"Numbered Elements," page 91</a> .	Sale (See description)	String (15)

1 You must include either **item\_#\_unitPrice** or **purchaseTotals\_grandTotalAmount** in your request. For information about items and grand totals, see *Getting Started with CyberSource Advanced for the Simple Order API*.

Table 5 Request Fields (Continued)

Field Name	Description	Used By: Required (R) or Optional (O)	Data Type & Length
item_#_unitPrice	Per-item price of the product. This value cannot be negative. You can include a decimal point (.), but you cannot include any other special characters. Cybersource truncates the amount to the correct number of decimal places.  See <a href="#">"Numbered Elements," page 91</a> .	Sale (O) <sup>1</sup>	String (15)
merchantID	Your Cybersource merchant ID. Use the same merchant ID for evaluation, testing, and production.	Required for all service requests.	String (30)
merchantReferenceCode	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)
purchaseTotals_currency	Currency used for the order. Use the three character <a href="#">ISO Standard Currency Codes</a> .	Sale (R) Refund (R)	String (5)
purchaseTotals_grandTotalAmount	Grand total for the order. This value cannot be negative. You can include a decimal point (.), but you cannot include any other special characters. Cybersource truncates the amount to the correct number of decimal places.  <b>Important</b> You must include either <b>purchaseTotals_grandTotalAmount</b> or <b>item_#_unitPrice</b> and <b>item_#_taxAmount</b> in your request.	Sale (R) Refund (R)	Decimal (15)

<sup>1</sup> You must include either **item\_#\_unitPrice** or **purchaseTotals\_grandTotalAmount** in your request. For information about items and grand totals, see *Getting Started with CyberSource Advanced for the Simple Order API*.

# Reply Fields

**Table 6** Reply Fields

Field Name	Description	Returned By:	Data Type & Length
apCheckStatusReply_dateTime	<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"> <li>■ T separates the date and the time</li> <li>■ Z indicates Coordinated Universal Time (UTC), also known as Greenwich Mean Time (GMT)</li> </ul> <p><b>Example</b> 2020-01-11T22:47:57Z equals January 11, 2020, at 22:47:57 (10:47:57 p.m.)</p>	Check Status	String (20)
apCheckStatusReply_ibanSuffix	<p>Suffix of the international bank account number.</p> <p><b>EPS, giropay, iDEAL, and Sofort</b></p> <p>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 Simple Order API</i>.</p>	Check Status	String (10)
apCheckStatusReply_paymentStatus	<p>Description of the payment status.</p> <p>Possible values:</p> <ul style="list-style-type: none"> <li>■ <b>ABANDONED:</b> Customer did not confirm the payment within 15 minutes or the customer canceled the payment. This status is valid only for iDEAL, Bancontact, EPS, and giropay transactions.</li> <li>■ <b>AUTHORIZED:</b> Customer authorized the payment.</li> <li>■ <b>FAILED:</b> Payment failed.</li> <li>■ <b>PENDING:</b> Payment was initiated. Do not ship the goods.</li> <li>■ <b>SETTLED:</b> Payment is complete and the funds have been settled in your account. Ship the goods. This status is valid only for Sofort transactions.</li> </ul>	Check Status	String (15)
apCheckStatusReply_processorResponse	<p>Processor response code.</p> <p>See <a href="#">Appendix B, "Reason Codes and Processor Response Codes,"</a> on page 107.</p>	Check Status	String (60)

Table 6 Reply Fields (Continued)

Field Name	Description	Returned By:	Data Type & Length
apCheckStatusReply_reasonCode	Numeric value corresponding to the result of the check status service request. See <a href="#">Appendix B, "Reason Codes and Processor Response Codes,"</a> on page 107.	Check Status	Integer (5)
apCheckStatusReply_reconciliationID	Reconciliation ID that was used for the transaction.	Check Status	String (60)
apOptionsReply_count	The total number of options requested from the processor.  Possible values: 1-250  <b>Note</b> This field is valid only for iDEAL transactions.	Options	Numeric (3)
apOptionsReply_offset	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.  Possible values: 0-9999  <b>Note</b> This field is valid only for iDEAL transactions.	Options	Numeric (4)
apOptionsReply_option_#_id	Unique identifier associated with the option name.  <b>Example</b>  apOptionsReply_option_0_ id=ideal-ABNANL2A  apOptionsReply_option_1_ id=ideal-ASBNL21  apOptionsReply_option_2_ id=ideal-BUNQNL2A  <b>Note</b> This field is valid only for iDEAL transactions.	Options	String (34)

Table 6 Reply Fields (Continued)

Field Name	Description	Returned By:	Data Type & Length
apOptionsReply_option_# _name	<p>Name associated with the option ID.</p> <p><b>Example</b></p> <pre>apOptionsReply_option_0_ name=ABN AMRO  apOptionsReply_option_1_ name=ASN Bank  apOptionsReply_option_2_ name=Bunq</pre> <p><b>Important</b> Cybersource recommends caching the information and displaying the bank name to the customer in a drop-down menu on your checkout page.</p> <p><b>Note</b> This field is valid only for iDEAL transactions.</p>	Options	String (60)
apOptionsReply_reasonCode	<p>Numeric value corresponding to the result of the options service request. See <a href="#">Appendix B, "Reason Codes and Processor Response Codes,"</a> on page 107.</p> <p><b>Note</b> This field is valid only for iDEAL transactions.</p>	Options	Integer (5)
apOptionsReply_responseCode	<p>Response code from the processor. Range of values: 00000 – 99999. See <a href="#">Appendix B, "Reason Codes and Processor Response Codes,"</a> on page 107.</p> <p><b>Note</b> This field is valid only for iDEAL transactions.</p>	Options	Integer (5)
apOptionsReply_totalCount	<p>Total number of options available from the processor.</p> <p>Possible values: 0–100000</p> <p><b>Note</b> This field is valid only for iDEAL transactions.</p>	Options	Numeric (6)
apRefundReply_amount	<p>Total amount for the refund.</p>	Refund	String (15)



Table 6 Reply Fields (Continued)

Field Name	Description	Returned By:	Data Type & Length
apRefundReply_dateTime	Date and time at which the service was requested.  Format is YYYY-MM-DDThh:mm:ssZ, where: <ul style="list-style-type: none"> <li>■ T separates the date and the time</li> <li>■ Z indicates Coordinated Universal Time (UTC), also known as Greenwich Mean Time (GMT)</li> </ul> <b>Example</b> 2020-01-11T22:47:57Z equals January 11, 2020, at 22:47:57 (10:47:57 p.m.)	Refund	String (20)
apRefundReply_paymentStatus	Refund status from the processor.  Possible values: <ul style="list-style-type: none"> <li>■ FAILED: Refund failed.</li> <li>■ PENDING: Refund is pending.</li> <li>■ REFUNDED: Refund was processed successfully.</li> </ul>	Refund	String (15)
apRefundReply_processorTransactionID	Transaction ID assigned by the processor.	Refund	String (50)
apRefundReply_reasonCode	Numeric value corresponding to the result of the refund service request. See <a href="#">Appendix B, "Reason Codes and Processor Response Codes,"</a> on page 107.	Refund	Integer (5)
apRefundReply_reconciliationID	Reference number that you use to reconcile your Cybersource reports with your reports.	Refund	String (60)
apRefundReply_responseCode	Response code from the processor. Range of values: 00000–99999. See <a href="#">Appendix B, "Reason Codes and Processor Response Codes,"</a> on page 107.	Refund	Integer (5)
apSaleReply_dateTime	Date and time at which the service was requested.  Format is YYYY-MM-DDThh:mm:ssZ, where: <ul style="list-style-type: none"> <li>■ T separates the date and the time</li> <li>■ Z indicates Coordinated Universal Time (UTC), also known as Greenwich Mean Time (GMT)</li> </ul> <b>Example</b> 2020-01-11T22:47:57Z equals January 11, 2020, at 22:47:57 (10:47:57 p.m.)	Sale	String (20)

Table 6 Reply Fields (Continued)

Field Name	Description	Returned By:	Data Type & Length
apSaleReply_merchantURL	<p>URL for redirecting the customer for capturing the payment. Make a POST request to this URL.</p> <p><b>Note</b> For iDEAL payments, the URL is valid for 15 minutes before the session timeouts.</p>	Sale	String (2048)
apSaleReply_paymentStatus	<p>Description of the payment status. Possible values:</p> <ul style="list-style-type: none"> <li>■ FAILED: Payment failed.</li> <li>■ PENDING: Payment has not yet been processed.</li> </ul> <p>Cybersource recommends requesting the Check Status service (see <a href="#">"Checking a Payment Status," page 58</a>) to retrieve the latest status of the payment. The status can be <i>settled, failed, or abandoned</i>.</p>	Sale	String (15)
apSaleReply_processorTransactionID	Processor-generated payment reference code that identifies the transaction.	Sale	String (50)
apSaleReply_reasonCode	Numeric value corresponding to the result of the sale service request. See <a href="#">Appendix B, "Reason Codes and Processor Response Codes," on page 107</a> .	Sale	Integer (5)
apSaleReply_reconciliationID	Reconciliation ID that was used for the transaction.	Sale	String (60)
apSaleReply_responseCode	<p>Response code from the processor.</p> <p>Range of values: 00000–99999. See <a href="#">Appendix B, "Reason Codes and Processor Response Codes," on page 107</a>.</p>	Sale	Integer (5)
decision	<p>Summarizes the result of the overall request.</p> <p>Possible values:</p> <ul style="list-style-type: none"> <li>■ ACCEPT</li> <li>■ ERROR</li> <li>■ REJECT</li> </ul> <p>See <a href="#">Appendix B, "Reason Codes and Processor Response Codes," on page 107</a>.</p>	All services.	String (6)
merchantReferenceCode	Order reference or tracking number that you provided in the request. If you included multi-byte characters in this field in the request, the returned value might include corrupted characters.	All services.	String (50)

**Table 6 Reply Fields (Continued)**

<b>Field Name</b>	<b>Description</b>	<b>Returned By:</b>	<b>Data Type &amp; Length</b>
purchaseTotals_currency	Currency used for the order. Value: EUR	Sale Refund	String (5)
reasonCode	Numeric value corresponding to the result of the overall request. See <a href="#">Appendix B, "Reason Codes and Processor Response Codes," on page 107.</a>	All services	Integer (5)
requestID	Identifier for the request generated by the client.	All services.	String (26)
requestToken	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)

# Reason Codes and Processor Response Codes



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

The following table describes the reason codes and processor response codes that the Simple Order API can return for the online bank transfer services.

**Table 7 Reason Codes and Processor Response Codes**

Reason Code	Processor Response Code	Description
100	<ul style="list-style-type: none"> <li>■ 00001—status: pending.</li> <li>■ 00002—status: abandoned.</li> <li>■ 00003—status: authorized.</li> <li>■ 00004—status: settled.</li> <li>■ 00006—status: refunded.</li> </ul>	Successful transaction.
102	10000—status: failed.	One or more fields in the request contain invalid data.
150	<ul style="list-style-type: none"> <li>■ 20000—status: failed.</li> <li>■ 20001—status: failed.</li> <li>■ 20002—status: failed.</li> <li>■ 30000—status: failed.</li> <li>■ 30100—status: failed.</li> </ul>	Possible reasons: <ul style="list-style-type: none"> <li>■ The signature was not included in the HTTP header.</li> <li>■ The signature in the HTTP header has expired or its not a valid signature.</li> <li>■ The API version in the HTTP header was missing or is not supported.</li> </ul>
203	<ul style="list-style-type: none"> <li>■ 30200—status: failed.</li> <li>■ 30400—status: failed.</li> <li>■ 30500—status: failed.</li> </ul>	Processor declined the transaction due to funding source problems or the transaction was flagged as high risk.
204	30350—status: failed.	Payment declined due to insufficient funds in the account.
233	<ul style="list-style-type: none"> <li>■ 30600—status: failed.</li> <li>■ 30700—status: failed.</li> </ul>	Processor declined the transaction due to tax errors or government compliance errors.

# Export Compliance Reason Codes

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

**Table 8 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"> <li>■ A government agency maintains an embargo against the country indicated in the filing or shipping address.</li> <li>■ 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.</li> </ul> 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