

# **PIN Debit Processing**

## **Using the SCMP API**

January 2020



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# Recent Revisions to This Document

Release	Changes
January 2020	This revision contains only editorial changes and no technical updates.
September 2019	Fixed the broken links to <a href="#">Reply Flags</a> .
August 2019	Moved reply flags for the SCMP API to <a href="#">Reply Flags</a> .
October 2018	Added " <a href="#">PIN Data Decryption</a> ," page 10.
August 2018	This revision contains only editorial changes and no technical updates.
May 2018	Removed content about encrypted data.

# About This Guide

## Audience and Purpose

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

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

## Conventions

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### Note and Important Statements



**Note**

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



**Important**

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>ics_applications</b> field to <code>ics_pin_debit_purchase</code>.</li> </ul>

## Related Documents

- *Getting Started with CyberSource Advanced for the SCMP API* ([PDF](#) | [HTML](#))
- The [CyberSource API Versions page](#) provides information about the CyberSource API versions.

Refer to the Support Center for complete CyberSource technical documentation:

[http://www.cybersource.com/support\\_center/support\\_documentation](http://www.cybersource.com/support_center/support_documentation)

## Customer Support

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

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

# Introduction to PIN Debit Processing

## Supported Processor, Country, and Card Types

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CyberSource supports PIN debit transactions in the U.S. on FDC Nashville Global.

### Card Types:

- American Express
- China Union Pay
- Diners
- Discover
- JCB
- Maestro (International)
- Mastercard
- Visa

## Debit Cards

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Customers commonly use debit cards, also called *ATM cards* or *check cards*, in card-present situations. Your agreement with the debit networks determines whether the customer must provide a personal identification number (PIN).

Debit cards are branded with debit network logos, such as STAR, NYCE, Accel, and Pulse and often with Visa and Mastercard logos as well. The logos indicate that the cards are accepted wherever Visa and Mastercard are accepted and are processed through either a debit or credit card network.

The customer chooses whether to process the card as a debit card or a credit card. In either case, the money is taken out of the customer's bank account, and the transaction is included on the customer's bank account statement. The customer does not receive a credit card bill as with a regular credit card.



## Requirements

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Before beginning your integration with CyberSource:

- Contact your processor to determine whether you are eligible to process PIN debit transactions. As part of this process, the debit networks might require you to complete applications.
- Determine whether your processor/acquirer requires any additional banking information.
- Determine whether you must comply with any special debit network requirements when processing PIN debit transactions. For example, some networks require that you verify the customer's identity before processing the payment.
- Contact CyberSource Customer Support so that your CyberSource account can be configured for PIN debit transactions.

## Overview of PIN Debit Processing

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PIN debit processing follows this flow:

- 1 The customer swipes the card through a magnetic card reader, dips the card into the EMV terminal (contact), or taps the card against a scanner (contactless).
- 2 The customer chooses to process the card as a debit card or a credit card.



**Important**

Issuer regulations require that you present the customer with this choice.

- 3 If the customer chooses debit, you request the PIN debit purchase service. The transaction is routed through the debit card networks.

PIN debit transactions are *full-financial* transactions; they are single message transactions that include authorization and capture. As such, you do not need to request a capture as you would with a credit card.

If the PIN debit purchase service fails, you can process the card as a credit card.

- 4 If the customer chooses the credit card option or if the card cannot be used for a PIN debit purchase, process the transaction as a credit card transaction, requesting the credit card authorization and capture services together. The transaction is routed through the credit card networks. For information about using credit card services to process debit card transactions, see [Credit Card Services Using the SCMP API](#).

- 5 Later, if you need to refund a PIN debit purchase, use the PIN debit credit service.
- 6 To reverse a PIN debit purchase or PIN debit credit, use the PIN debit reversal service.



To request a PIN debit reversal, you must submit the request within one hour of the request that you are reversing.

## PIN Debit Processing Versus Credit Card Processing

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You can process Visa or Mastercard branded debit cards through the credit card network the same way that you process credit cards, by using the credit card authorization and capture services. The transactions are considered credit card transactions.

PIN debit transactions and credit card transactions are processed differently:

- For a PIN debit transaction, you need to request only the PIN debit purchase service. You do not need to request a capture because the PIN debit purchase service authorizes the transaction and moves the money.
- For a credit card transaction, you receive an authorization code indicating an approval. For a PIN debit transaction, you do not necessarily receive an authorization code. Some processors provide an authorization code, but the code is not required for you to receive your money. For a PIN debit transaction, you cannot verbally obtain an authorization code from the processor or bank.

## PIN Data Decryption

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There are two different ways to decrypt PIN data:

- With the CyberSource solution, which is the default solution, CyberSource injects the terminal with a fixed key and decrypts the PIN data.
- With the third-party solution, CyberSource sends the encrypted PIN data to a third party who decrypts the PIN data and forwards it to the processor on your behalf. To enable third-party PIN data decryption for your CyberSource account, contact CyberSource Customer Support.

## Order Tracking

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

### Request IDs

For all PIN debit card services, the request ID is returned in the reply message in **request\_id**.

The field name for the request ID in the PIN debit reversal request is **pin\_debit\_request\_id**.

### Transaction Reference Numbers

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

**Table 1 Fields for Transaction Reference Numbers**

Service	Transaction Reference Number Field
PIN debit purchase	pin_debit_purchase_trans_ref_no
PIN debit credit	pin_debit_credit_trans_ref_no
PIN debit reversal	pin_debit_reversal_trans_ref_no

# Processing PIN Debit Transactions

## Accepting a Payment

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A PIN debit card payment moves money from your customer's account into your account. You do not need to request a subsequent capture service.

### To create a PIN debit purchase request:

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**Step 1** Set the **ics\_applications** field to `ics_pin_debit_purchase`.

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

- `card_present`
- `cat_level`
- `currency`
- `emv_request_combined_tags`
- `grand_total_amount`
- `merchant_id`
- `merchant_ref_number`
- `pin_data_encrypted_pin`
- `pin_data_key_serial_number`
- `pin_data_pin_block_encoding_format`
- `pos_entry_mode`
- `track_data`
- `terminal_capability`

See [Appendix A, "API Fields," on page 21](#) for:

- Detailed descriptions of these required request fields
- Optional request fields
- Reply fields

**Step 3** Include optional features in the request.

There are several optional features that you can include in your request. These features are described in [Chapter 3, "Optional Features," on page 15](#).

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## Crediting a Payment

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A PIN debit card credit moves money from your account into your customer's account. The credit is not linked to the payment that is being credited.

### To create a PIN debit credit request:

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

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

- `cat_level`
- `card_present`
- `currency`
- `emv_request_combined_tags`
- `grand_total_amount`
- `merchant_id`
- `merchant_ref_number`
- `pin_data_encrypted_pin`
- `pin_data_key_serial_number`
- `pin_data_pin_block_encoding_format`
- `pos_entry_mode`
- `terminal_capability`

See [Appendix A, "API Fields," on page 21](#) for:

- Detailed descriptions of these required request fields
- Optional request fields
- Reply fields

**Step 3** Include optional features in the request.

There are several optional features that you can include in your request. These features are described in [Chapter 3, "Optional Features," on page 15](#).

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## Reversing a Payment or Credit

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A PIN debit card reversal is a follow-on transaction that uses the request ID or merchant transaction identifier (MTI) associated with a previous PIN debit purchase or PIN debit credit to link the reversal to the purchase or credit.



To request a PIN debit reversal, you must submit the request within one hour of the request that you are reversing.

### To create a PIN debit reversal request:

---

- Step 1** Set the **ics\_applications** field to `ics_pin_debit_reversal`.
- Step 2** In your request, include a request ID to identify the PIN debit purchase or PIN debit credit that you want to reverse.

Send the request ID value in the **pin\_debit\_request\_id** field or send the MTI in the **merchant\_transaction\_identifier** field.

- Step 3** Include the following required fields in the request:
- `currency`
  - `grand_total_amount`
  - `merchant_id`
  - `merchant_ref_number`
  - `merchant_transaction_identifier` or `pin_debit_request_id`

See [Appendix A, "API Fields," on page 21](#) for:

- Detailed descriptions of these required request fields
  - Optional request fields
  - Reply fields
-

# Optional Features

## Balance Inquiries

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### Service:

- PIN debit purchase

This feature enables you to request balance information for an account.

To use this feature, include the **balance\_inquiry** field in a transaction request. The amount in the request must be zero.

CyberSource returns the following fields:

- pin\_debit\_purchase\_account\_balance
- pin\_debit\_purchase\_account\_balance\_currency

These fields are described in [Appendix A, "API Fields," on page 21](#).

## EMV

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For information about Europay, Mastercard, and Visa (EMV), see *Card-Present Processing Using the SCMP API* ([PDF](#) | [HTML](#)).

## Merchant Descriptors

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### Services:

- PIN debit credit
- PIN debit purchase

This feature enables you to submit merchant descriptor values that are displayed on a cardholder's statement.



Before using merchant descriptors in your requests, check with your bank to learn whether you must pre-register your merchant descriptor information with them.

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CyberSource always provides merchant descriptor information to the acquirer for all your PIN debit purchase and PIN debit credit transactions. When you do not include a particular merchant descriptor in your PIN debit purchase or PIN debit credit request, CyberSource uses the corresponding value from your CyberSource account.

The merchant descriptor fields that you can include in a PIN debit purchase or PIN debit credit request are:

- merchant\_descriptor
- merchant\_descriptor\_city
- merchant\_descriptor\_contact
- merchant\_descriptor\_country
- merchant\_descriptor\_postal\_code
- merchant\_descriptor\_state
- merchant\_descriptor\_street

These fields are described in [Appendix A, "API Fields," on page 21](#).



## Merchant-Initiated Reversals

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### Services:

- PIN debit credit
- PIN debit purchase
- PIN debit reversal

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

### To use merchant-initiated reversals:

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- Step 1** Include the **merchant\_transaction\_identifier** (MTI) field in your original request for a PIN debit purchase or PIN debit credit.



#### Note

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

- Step 2** When you do not receive a reply message for your original transaction request, reverse the original transaction:
- Request the PIN debit reversal service as described in "[Reversing a Payment or Credit](#)," page 14.
  - Instead of including the request ID in your request message, include the **merchant\_transaction\_identifier** field. The MTI links your reversal request to your original request.
-

## Partial Authorizations

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### Service:

- PIN debit purchase

The issuing bank can approve a partial amount if the balance on the debit card is less than the requested transaction amount.

## Opting In

You must opt in to be able to process partial authorizations. There are two ways to opt in:

- You can call CyberSource Customer Support to have your account enabled for partial authorizations. When you do so, all your PIN debit purchase requests are enabled for partial authorizations.

or

- You can set **pin\_debit\_purchase\_partial\_auth\_indicator** to  $\text{Y}$  in your PIN debit purchase request. When you do so, only that specific transaction is enabled for partial authorization.



Note

When your account is enabled for partial authorizations, you can disable partial authorization for a specific transaction by setting **pin\_debit\_purchase\_partial\_auth\_indicator** to  $\text{N}$  in your PIN debit purchase request.

## How a Partial Authorization Works

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Note

The issuer must decide whether or not to approve a partial amount.

When the balance on a debit card is less than the requested transaction amount, the issuing bank can approve a partial amount. In these cases, you can accept multiple forms of payment for the order starting with some or all of the approved amount followed by one or more different payment methods:

- 1 If your account is not configured for partial authorizations, you must enable partial authorizations for the transaction by setting **pin\_debit\_purchase\_partial\_auth\_indicator** to  $\text{Y}$  in your request.
- 2 You submit a PIN debit purchase request.

- 3 The reply message from CyberSource includes:
  - **pin\_debit\_purchase\_request\_amount**: amount you requested
  - **pin\_debit\_purchase\_request\_currency**: currency for the amount you requested
  - **pin\_debit\_purchase\_auth\_amount**: amount that was authorized
  - **currency**: currency for the amount that was authorized
  - **request\_id**: value you can use to link this PIN debit purchase request to subsequent transactions
- 4 You use one or more different payment methods for the rest of the order amount.

## Payment Network Tokens

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### Services:

- PIN debit credit
- PIN debit purchase

You can use payment network tokens to process NFC transactions. This feature enables you to request a PIN debit purchase with a token instead of a primary account number (PAN).



#### Note

This document describes how to integrate the pass-through processing of tokens into your order management system. It does not describe token provisioning. For information about token provisioning, contact your token service provider.

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## Terminology

**Table 2 Terminology for Payment Network Tokens**

Term	Definition
Cryptogram	Unique encrypted value that is dynamically generated by a chip and used for authentication for in-app transactions and NFC transactions.
In-app transaction	E-commerce transaction for which an application on the customer's mobile device provides the token data.
Near-field communication (NFC) transaction	Contactless EMV transaction for which the customer's mobile device provides the token data.

In the purchase request:

- Set the **ics\_applications** field to `ics_pin_debit_purchase`.
- Set the **e\_commerce\_indicator** field to `retail`.
- Include the **payment\_network\_token\_transaction\_type** field.
- You can optionally include the **payment\_network\_token\_requestor\_id** field.
- Include the basic fields required for every PIN debit purchase request:
  - `card_present`
  - `currency`
  - `grand_total_amount`
  - `merchant_id`
  - `merchant_ref_number`
  - `pos_entry_mode`
  - `terminal_capability`
  - `track_data`

These fields are described in [Appendix A, "API Fields," on page 21](#).

CyberSource returns the **payment\_network\_token\_assurance\_level** field.

## Track Data

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### Services:

- PIN debit credit
- PIN debit purchase

PIN debit processing uses track 2 data. When you include track data in a request using **track\_data**, the sentinels are required. In the following example, the track 2 data follows the semicolon (;). The most important parts of the track data are the card number, card expiration year, and card expiration month. In this example, the card number is 4111111111111111, the expiration year is 16, and the expiration month is 12. The end sentinel (?) follows the final character of data recorded on the track.

### Example Track Data

```
;4111111111111111=16121019761186800000?
```

# API Fields

## Formatting Restrictions

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



### Note

Values for request-level fields must not contain carets (^) or colons (:) because these characters are reserved for use by the CyberSource services. However, they can contain embedded spaces and any other printable characters. When a value includes more than one consecutive space, CyberSource removes the extra spaces.

## Data Type Definitions

**Table 3** Data Type Definitions

Data Type	Description
Date and time	Format is YYYY-MM-DDThhmmssZ, 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> 2019-08-11T224757Z equals August 11, 2019, at 22:47:57 (10:47:57 p.m.)
Decimal	Number that includes a decimal point <b>Example</b> 23.45, -0.1, 4.0, 90809.0468
Integer	Whole number {..., -3, -2, -1, 0, 1, 2, 3, ...}
Nonnegative integer	Whole number greater than or equal to zero {0, 1, 2, 3, ...}
Positive integer	Whole number greater than zero {1, 2, 3, ...}
String	Sequence of letters, numbers, spaces, and special characters

## Request-Level Fields

Table 4 Request-Level Fields

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
balance_inquiry	Flag that indicates whether to return balance information. See <a href="#">"Balance Inquiries," page 15</a> . Possible values: <ul style="list-style-type: none"> <li>■ Y</li> <li>■ N</li> </ul>	ics_pin_debit_purchase (Required for a balance inquiry; otherwise, not used.)	String (1)
card_present	Indicates whether the card is present at the time of the retail transaction. See <a href="#">"Payment Network Tokens," page 19</a> . Possible values: <ul style="list-style-type: none"> <li>■ N: Card is not present.</li> <li>■ Y: Card is present.</li> </ul>	ics_pin_debit_credit (Required for transactions with payment network tokens; otherwise, not used.)  ics_pin_debit_purchase (Required for transactions with payment network tokens; otherwise, not used.)	String (1)
cashback_amount	Cashback amount requested by the customer. If a cashback amount is included in the request, it must be included in the <b>grand_total_amount</b> value.	ics_pin_debit_purchase (O)	Decimal (13)
cat_level	Type of cardholder-activated terminal. Possible values: <ul style="list-style-type: none"> <li>■ 7: Electronic cash register</li> <li>■ 8: E-commerce device at your location</li> <li>■ 9: Terminal or cash register that uses a dial-up connection to connect to the transaction processing network</li> </ul>	ics_pin_debit_purchase (R)	Nonnegative integer (1)
currency	Currency used for the transaction. For PIN debit reversals, you must use the same currency that was used for the PIN debit purchase or PIN debit credit that you are reversing. For the possible values, see the <a href="#">ISO Standard Currency Codes</a> .	ics_pin_debit_credit (R)  ics_pin_debit_purchase (R)  ics_pin_debit_reversal (R)	String (5)

Table 4 Request-Level Fields (Continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
e_commerce_indicator	Type of transaction. See <a href="#">"Payment Network Tokens," page 19</a> .  This value must be <code>retail</code> .	ics_pin_debit_ purchase (Required for transactions with payment network tokens; otherwise, not used.)	String (13)
emv_request_card_ sequence_number	Number assigned to a specific card when two or more cards are associated with the same primary account number. This value enables issuers to distinguish among multiple cards that are linked to the same account. This value can also act as a tracking tool when reissuing cards. When this value is available, it is provided by the chip reader. When the chip reader does not provide this value, do not include this field in your request. For information about Europay, Mastercard, and Visa (EMV), see <i>Card-Present Processing Using the SCMP API</i> ( <a href="#">PDF</a>   <a href="#">HTML</a> ).	ics_pin_debit_ purchase (O)	String with numbers only (3)

Table 4 Request-Level Fields (Continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
emv_request_combined_tags	<p>EMV data that is transmitted from the chip card to the issuer, and from the issuer to the chip card. The EMV data is in the tag-length-value format and includes chip card tags, terminal tags, and transaction detail tags. See <i>Card-Present Processing Using the SCMP API</i> (<a href="#">PDF</a>   <a href="#">HTML</a>).</p> <p>For information about the individual tags, see the “Application Specification” section in the <i>EMV 4.3 Specifications</i>: <a href="http://emvco.com">http://emvco.com</a></p> <p><b>Important</b> The following tags contain sensitive information and must not be included in this field:</p> <ul style="list-style-type: none"> <li>■ 56: Track 1 equivalent data</li> <li>■ 57: Track 2 equivalent data</li> <li>■ 5A: Application PAN</li> <li>■ 5F20: Cardholder name</li> <li>■ 5F24: Application expiration date</li> <li>■ 99: Transaction PIN</li> <li>■ 9F0B: Cardholder name (extended)</li> <li>■ 9F1F: Track 1 discretionary data</li> <li>■ 9F20: Track 2 discretionary data</li> </ul> <p>For information about the individual tags, see the “Application Specification” section in the <i>EMV 4.3 Specifications</i>: <a href="http://emvco.com">http://emvco.com</a></p> <p>For captures, this field is required for contact EMV transactions. Otherwise, it is optional.</p> <p>For credits, this field is required for contact EMV stand-alone credits and contactless EMV stand-alone credits. Otherwise, it is optional.</p> <p><b>Important</b> For contact EMV captures, contact EMV stand-alone credits, and contactless EMV stand-alone credits, you must include the following tags in this field. For all other types of EMV transactions, the following tags are optional.</p> <ul style="list-style-type: none"> <li>■ 95: Terminal verification results</li> <li>■ 9F10: Issuer application data</li> <li>■ 9F26: Application cryptogram</li> </ul>	<p>ics_pin_debit_credit (R)</p> <p>ics_pin_debit_purchase (R)</p>	String (999)



Table 4 Request-Level Fields (Continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
grand_total_amount	Total amount for the order. If the transaction includes a cashback amount, that amount must be included in this total amount. If the transaction includes a surcharge amount, that amount must be included in this total amount.	ics_pin_debit_credit (R) ics_pin_debit_purchase (R) ics_pin_debit_reversal (R)	Decimal (12)
ics_applications	CyberSource services to process for the request. At least one service must be specified in the request.	ics_pin_debit_credit (R) ics_pin_debit_purchase (R) ics_pin_debit_reversal (R)	String (255)
merchant_descriptor	Your business name. This name is displayed on the cardholder's statement. When you include more than one consecutive space, extra spaces are removed.  When you do not include this value in your PIN debit request, CyberSource uses the merchant name from your CyberSource account.  For more information, see <a href="#">"Merchant Descriptors," page 16.</a>  <b>Important</b> This value must consist of English characters.	ics_pin_debit_credit (O) ics_pin_debit_purchase (O)	String (23)
merchant_descriptor_city	City for your business location. This value might be displayed on the cardholder's statement.  When you do not include this value in your PIN debit request, CyberSource uses the merchant city from your CyberSource account.  For more information, see <a href="#">"Merchant Descriptors," page 16.</a>  <b>Important</b> This value must consist of English characters.	ics_pin_debit_credit (O) ics_pin_debit_purchase (O)	String (13)

Table 4 Request-Level Fields (Continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
merchant_descriptor_ contact	<p>Contact information for your business. This value must be the city in which your store or outlet is located. When you include more than one consecutive space, extra spaces are removed.</p> <p>This value might be displayed on the cardholder's statement.</p> <p>For information about what happens when you do not include this value in your request, see <a href="#">"Merchant Descriptors," page 16</a>.</p>	<p>ics_pin_debit_ credit (O)</p> <p>ics_pin_debit_ purchase (O)</p>	String (11)
merchant_descriptor_ country	<p>Country code for your business location. Use the standard <a href="#">ISO Standard Country Codes</a>. This value might be displayed on the cardholder's statement.</p> <p>When you do not include this value in your PIN debit request, CyberSource uses the merchant country from your CyberSource account.</p> <p>For more information, see <a href="#">"Merchant Descriptors," page 16</a>.</p> <p><b>Note</b> If your business is located in the U.S. or Canada and you include this field in a request, you must also include <b>merchant_descriptor_state</b>.</p> <p><b>Important</b> This value must consist of English characters.</p>	<p>ics_pin_debit_ credit (O)</p> <p>ics_pin_debit_ purchase (O)</p>	String (2)

Table 4 Request-Level Fields (Continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
merchant_descriptor_ postal_code	<p>Postal code for your business location. This value might be displayed on the cardholder's statement.</p> <p>If your business is domiciled in the U.S., you can use a 5-digit or 9-digit postal code. A 9-digit postal code must follow this format: [5 digits][dash][4 digits] Example: 12345-6789</p> <p>If your business is domiciled in Canada, you can use a 6-digit or 9-digit postal code. A 6-digit postal code must follow this format: [alpha][numeric][alpha][space] [numeric][alpha][numeric] Example: A1B 2C3</p> <p>When you do not include this value in your PIN debit request, CyberSource uses the merchant postal code from your CyberSource account.</p> <p>For more information, see "<a href="#">Merchant Descriptors</a>," page 16.</p> <p><b>Important</b> This value must consist of English characters.</p> <p><b>Important</b> Mastercard requires a postal code for any country that uses postal codes. You can provide the postal code in your CyberSource account or you can include this field in your request.</p>	<p>ics_pin_debit_ credit (O)</p> <p>ics_pin_debit_ purchase (O)</p>	String (14)

Table 4 Request-Level Fields (Continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
merchant_descriptor_state	<p>State code or region code for your business location. Use the standard <i>State, Province, and Territory Codes for the United States and Canada</i>. This value might be displayed on the cardholder's statement.</p> <p>When you do not include this value in your PIN debit request, CyberSource uses the merchant state from your CyberSource account.</p> <p>For more information, see "<a href="#">Merchant Descriptors</a>," page 16.</p> <p><b>Important</b> This value must consist of English characters.</p>	<p>ics_pin_debit_credit (O)</p> <p>ics_pin_debit_purchase (O)</p>	String (2)
merchant_descriptor_street	<p>Street address for your business location.</p> <p>When you include this value in your request, CyberSource recommends you also include the merchant descriptor country, merchant descriptor state, and merchant descriptor postal code in your request.</p> <p>This value might be displayed on the cardholder's statement.</p> <p>For information about what happens when you do not include this value in your request, see "<a href="#">Merchant Descriptors</a>," page 16.</p> <p><b>Important</b> This value must consist of English characters.</p>	<p>ics_pin_debit_credit (O)</p> <p>ics_pin_debit_purchase (O)</p>	String (60)
merchant_id	<p>Your merchant ID. Use the same merchant ID for evaluation, testing, and production.</p>	<p>ics_pin_debit_credit (R)</p> <p>ics_pin_debit_purchase (R)</p> <p>ics_pin_debit_reversal (R)</p>	String (30)

Table 4 Request-Level Fields (Continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
merchant_ref_number	<p>Merchant-generated order reference or tracking number. It is recommended that you send a unique value for each transaction so that you can perform meaningful searches for your transactions.</p> <p>Requests for PIN debit reversals need to use the same merchant reference number that was used in the transaction that is being reversed.</p> <p>See the information about tracking orders in <a href="#">Getting Started with CyberSource Advanced for the SCMP API</a>.</p>	<p>ics_pin_debit_credit (R)</p> <p>ics_pin_debit_purchase (R)</p> <p>ics_pin_debit_reversal (R)</p>	String (50)
merchant_transaction_identifier	<p>For information about using this field, see <a href="#">"Merchant-Initiated Reversals," page 17</a>.</p> <p>For a PIN debit reversal, your request must include a request ID or a merchant transaction identifier.</p> <p>The suggested format for this value is as follows:</p> <ul style="list-style-type: none"> <li>■ Positions 1-4: Last four characters of your merchant ID.</li> <li>■ Positions 5-7: Julian date. Format: ddd.</li> <li>■ Positions 8-13: Time stamp. Format: hhmmss</li> <li>■ Positions 14-15: Two random characters. One way to generate two random characters is to use a counter from 01-99.</li> </ul>	<p>ics_pin_debit_credit (O)</p> <p>ics_pin_debit_purchase (O)</p> <p>ics_pin_debit_reversal (See description)</p>	String (15)
network_order	<p>Priority order of the networks through which the transaction will be routed. Set this value to a series of one-character network codes in your preferred order. <a href="#">Appendix C, "Network Codes," on page 45</a> lists the network codes.</p> <p>For example, if the Star network is your first preference and Pulse is your second preference, set this field to a value of MH.</p> <p>When you do not include this value in your PIN debit request, CyberSource uses the list of network codes from your CyberSource account.</p> <p><b>Note</b> This field is supported only for businesses located in the U.S.</p>	<p>ics_pin_debit_credit (O)</p> <p>ics_pin_debit_purchase (O)</p>	String (30)

Table 4 Request-Level Fields (Continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
partner_original_transaction_id	<p>Value that links the previous transaction to the current follow-on request. This value is assigned by the client software that is installed on the POS terminal, which makes it available to the terminal's software and to CyberSource. Therefore, you can use this value to reconcile transactions between CyberSource and the terminal's software.</p> <p>CyberSource does not forward this value to the processor. Instead, the value is forwarded to the CyberSource reporting functionality.</p> <p>This field is supported only on American Express Direct, FDC Nashville Global, and SIX.</p>	<p>ics_pin_debit_credit (O)</p> <p>ics_pin_debit_purchase (O)</p> <p>ics_pin_debit_reversal (O)</p>	String (32)
partner_sdk_version	<p>Version of the software installed on the POS terminal. This value is provided by the client software that is installed on the POS terminal.</p> <p>CyberSource does not forward this value to the processor. Instead, the value is forwarded to the CyberSource reporting functionality.</p>	<p>ics_pin_debit_credit (O)</p> <p>ics_pin_debit_purchase (O)</p>	String (32)
payment_network_token_requestor_id	<p>Value that identifies your business and indicates that the cardholder's account number is tokenized. This value is assigned by the token service provider and is unique within the token service provider's database. See <a href="#">"Payment Network Tokens," page 19</a>.</p>	<p>ics_pin_debit_credit (Optional for transactions with payment network tokens; otherwise, not used.)</p> <p>ics_pin_debit_purchase (Optional for transactions with payment network tokens; otherwise, not used.)</p>	String (11)

Table 4 Request-Level Fields (Continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
payment_network_token_transaction_type	Type of transaction that provided the token data. This value does not specify the token service provider; it specifies the entity that provided you with information about the token. See " <a href="#">Payment Network Tokens</a> ," page 19.  Possible value: <ul style="list-style-type: none"> <li>■ 2: Near-field communication (NFC) transaction. The customer's mobile device provided the token data for a contactless EMV transaction. For recurring transactions, use this value if the original transaction was a contactless EMV transaction.</li> </ul>	ics_pin_debit_credit (Required for transactions with payment network tokens; otherwise, not used.)  ics_pin_debit_purchase (Required for transactions with payment network tokens; otherwise, not used.)	String (1)
pin_data_encrypted_pin	Encrypted PIN. This value is provided by the client software that is installed on the POS terminal.	ics_pin_debit_credit (R)  ics_pin_debit_purchase (R)	String (16)
pin_data_key_serial_number	This is a combination of the device's unique identifier and a transaction counter that is used in the process of decrypting the encrypted PIN. For all terminals that are using derived unique key per transaction (DUKPT) encryption, this is generated as a single number within the terminal.	ics_pin_debit_credit (R)  ics_pin_debit_purchase (R)	String (20)
pin_data_pin_block_encoding_format	Format that is used to encode the PIN block. This value is provided by the client software that is installed on the POS terminal. Possible values: <ul style="list-style-type: none"> <li>■ 0: ISO 9564 format 0</li> <li>■ 1: ISO 9564 format 1</li> <li>■ 2: ISO 9564 format 2</li> <li>■ 3: ISO 9564 format 3</li> </ul>	ics_pin_debit_credit (R)  ics_pin_debit_purchase (R)	Integer (1)

Table 4 Request-Level Fields (Continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
pin_debit_purchase_partial_auth_indicator	<p>Flag that indicates whether the transaction is enabled for partial authorization. When the request includes this field, this value overrides the information in your CyberSource account. Possible values:</p> <ul style="list-style-type: none"> <li>■ Y: Enable the transaction for partial authorization.</li> <li>■ N: Do not enable the transaction for partial authorization.</li> </ul> <p>See <a href="#">"Partial Authorizations," page 18</a>.</p>	ics_pin_debit_purchase (Required for partial authorizations; otherwise, not used.)	String (5)
pin_debit_request_id	Request ID of the PIN debit purchase or PIN debit credit that you want to reverse. Your request must include a request ID or a merchant transaction identifier.	ics_pin_debit_reversal (See description)	String (26)
pos_entry_mode	<p>Method of entering debit card information into the POS terminal. Possible values:</p> <ul style="list-style-type: none"> <li>■ <code>contact</code>: Read from direct contact with chip card.</li> <li>■ <code>contactless</code>: Read from a contactless interface using chip data.</li> <li>■ <code>msd</code>: Read from a contactless interface using magnetic stripe data (MSD).</li> <li>■ <code>swiped</code>: Read from debit card magnetic stripe.</li> </ul>	ics_pin_debit_credit (R)  ics_pin_debit_purchase (R)	String (11)
pos_storeAndForwardIndicator	<p>When connectivity is unavailable, the client software that is installed on the POS terminal can store a transaction in its memory and send it for authorization when connectivity is restored.</p> <p>This value is provided by the client software that is installed on the POS terminal.</p> <p>CyberSource does not forward this value to the processor. Instead, the value is forwarded to the CyberSource reporting functionality.</p> <p>Possible values:</p> <ul style="list-style-type: none"> <li>■ Y: Transaction was stored and then forwarded.</li> <li>■ N (default): Transaction was not stored and then forwarded.</li> </ul>	ics_pin_debit_credit (O)  ics_pin_debit_purchase (O)	String (1)



Table 4 Request-Level Fields (Continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
terminal_capability	<p>Capability of the POS terminal. Possible values:</p> <ul style="list-style-type: none"> <li>■ 1: Terminal has a magnetic stripe reader only.</li> <li>■ 2: Terminal has a magnetic stripe reader and manual entry capability.</li> <li>■ 3: Terminal has manual entry capability only.</li> <li>■ 4: Terminal can read chip cards.</li> <li>■ 5: Terminal can read contactless chip cards.</li> </ul>	<p>ics_pin_debit_credit (R)</p> <p>ics_pin_debit_purchase (R)</p>	Integer (1)
terminal_id	<p>Identifier for the terminal at your retail location.</p> <p>To have your account configured to support this field, contact CyberSource Customer Support. This value must be a value that FDC Nashville Global issued to you.</p>	<p>ics_pin_debit_purchase (O)</p> <p>If not provided, CyberSource uses the value in your CyberSource account.</p>	String (8)
terminal_id_alterate	<p>Identifier for an alternate terminal at your retail location. You define the value for this field.</p> <p>This field is supported only for Mastercard transactions. Use the <b>terminal_id</b> field to identify the main terminal at your retail location. If your retail location has multiple terminals, use this <b>terminal_id_alterate</b> field to identify the terminal used for the transaction.</p> <p>This field is a <i>pass-through</i>, which means that CyberSource does not check the value or modify the value in any way before sending it to the processor.</p>	<p>ics_pin_debit_purchase (Optional for Mastercard transactions; otherwise, not used.)</p>	String (8)
terminal_serial_number	<p>Terminal serial number assigned by the hardware manufacturer. This value is provided by the client software that is installed on the POS terminal.</p> <p>CyberSource does not forward this value to the processor. Instead, the value is forwarded to the CyberSource reporting functionality.</p>	<p>ics_pin_debit_credit (O)</p> <p>ics_pin_debit_purchase (O)</p>	String (32)

Table 4 Request-Level Fields (Continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
track_data	Track 2 data from the debit card. The sentinels are required. See <a href="#">"Track Data," page 20</a> .	ics_pin_debit_credit (R) ics_pin_debit_purchase (R)	String (119)
transaction_local_date_time	Local date and time at your physical location. Include both the date and time in this field or leave it blank.  Format: YYYYMMDDhhmmss where: <ul style="list-style-type: none"> <li>■ YYYY = year</li> <li>■ MM = month</li> <li>■ DD = day</li> <li>■ hh = hour</li> <li>■ mm = minutes</li> <li>■ ss = seconds</li> </ul>	ics_pin_debit_credit (O) ics_pin_debit_purchase (O)	String (14)

## Reply Fields

Table 5 Reply Fields

Field	Description	Returned By	Data Type & Length
acquirer_merchant_number	Identifier that was assigned to you by your acquirer. This value must be printed on the receipt.	ics_pin_debit_credit ics_pin_debit_purchase	String (15)
card_suffix	Last four digits of the cardholder's account number. This field is returned only for tokenized transactions. You can use this value on the receipt that you give to the cardholder. See <a href="#">"Payment Network Tokens," page 19</a> .	ics_pin_debit_credit ics_pin_debit_purchase	String (4)
currency	Currency used for the transaction. For the possible values, see the <a href="#">ISO Standard Currency Codes</a> .	ics_pin_debit_credit ics_pin_debit_purchase	String (5)

Table 5 Reply Fields (Continued)

Field	Description	Returned By	Data Type & Length
emv_reply_combined_tags	EMV data that is transmitted from the chip card to the issuer, and from the issuer to the chip card. The EMV data is in the tag-length-value format and includes chip card tags, terminal tags, and transaction detail tags. See <i>Card-Present Processing Using the SCMP API</i> ( <a href="#">PDF</a>   <a href="#">HTML</a> ).  <b>Note</b> For information about the individual tags, see the "Application Specification" section in the <i>EMV 4.3 Specifications</i> : <a href="http://emvco.com">http://emvco.com</a>	ics_pin_debit_credit  ics_pin_debit_purchase	String (999)
ics_rcode	Flag that indicates whether the entire request was successful. Possible values: <ul style="list-style-type: none"><li>■ -1: An error occurred.</li><li>■ 0: The request was declined.</li><li>■ 1: The request was successful.</li></ul> For details about these values, see the information about handling replies in <a href="#">Getting Started with CyberSource Advanced for the SCMP API</a> .	All PIN debit services	Integer (1)
ics_rflag	One-word description of the result of the entire request. See <a href="#">Reply Flags</a> .	All PIN debit services	String (50)
ics_rmsg	Message that explains the reply flag <b>ics_rflag</b> . Do not display this message to the customer, and do not use this field to write an error handler.	All PIN debit services	String (255)
merchant_ref_number	Order reference or tracking number that you provided in the request. If you included multi-byte characters in this field in the request, the returned value might include corrupted characters.	All PIN debit services	String (50)
payment_network_token_account_status	Possible values: <ul style="list-style-type: none"><li>■ N: Nonregulated</li><li>■ R: Regulated</li></ul> See " <a href="#">Payment Network Tokens</a> ," page 19.	ics_pin_debit_credit  ics_pin_debit_purchase	String (1)
payment_network_token_assurance_level	Confidence level of the tokenization. This value is assigned by the token service provider. See " <a href="#">Payment Network Tokens</a> ," page 19.	ics_pin_debit_credit  ics_pin_debit_purchase	String (2)

Table 5 Reply Fields (Continued)

Field	Description	Returned By	Data Type & Length
payment_network_token_requestor_id	Value that identifies your business and indicates that the cardholder's account number is tokenized. This value is assigned by the token service provider and is unique within the token service provider's database. This value is returned only if the processor provides it. See <a href="#">"Payment Network Tokens," page 19</a> .	ics_pin_debit_credit ics_pin_debit_purchase	Integer (11)
pin_debit_credit_auth_amount	Amount that was credited to the cardholder's account.	ics_pin_debit_credit	Decimal (15)
pin_debit_credit_authorization_code	Authorization code that is returned by the processor.	ics_pin_debit_credit	String (6)
pin_debit_credit_network_code	Network that was used to route the transaction. <a href="#">Appendix C, "Network Codes," on page 45</a> lists the possible values.	ics_pin_debit_credit	String (4)
pin_debit_credit_processor_response	Response value that is returned by the processor or bank. <b>Important</b> Do not use this field to evaluate the results of the transaction request.	ics_pin_debit_credit	String (2)
pin_debit_credit_rcode	Flag that indicates whether the request for the PIN debit credit service was successful. Possible values: <ul style="list-style-type: none"><li>■ -1: An error occurred.</li><li>■ 0: The request was declined.</li><li>■ 1: The request was successful.</li></ul> For details about these values, see the information about handling replies in <a href="#">Getting Started with CyberSource Advanced for the SCMP API</a> .	ics_pin_debit_credit	Integer (1)
pin_debit_credit_rflag	One-word description of the result of the request for the PIN debit credit service. See <a href="#">Reply Flags</a> .	ics_pin_debit_credit	String (50)
pin_debit_credit_rmsg	Message that explains the reply flag <b>pin_debit_credit_rflag</b> . Do not display this message to the customer, and do not use this field to write an error handler.	ics_pin_debit_credit	String (255)

Table 5 Reply Fields (Continued)

Field	Description	Returned By	Data Type & Length
pin_debit_credit_time	Time when the PIN debit credit was requested.  Format: YYYY-MM-DDThhmmssZ  Example: 2014-08-11T224757Z is equal to August 11, 2014, at 10:47:57 P.M. The T separates the date and the time. The Z indicates UTC.	ics_pin_debit_credit	Date and time (20)
pin_debit_credit_trans_ref_no	Reference number for the transaction. See <a href="#">Getting Started with CyberSource Advanced for the SCMP API</a> for information about order tracking and reconciliation.	ics_pin_debit_credit	String (60)
pin_debit_credit_transaction_id	Transaction identifier generated by the processor.	ics_pin_debit_credit	Integer (15)
pin_debit_purchase_account_balance_currency	Currency of the remaining balance on the prepaid card. See <a href="#">"Balance Inquiries," page 15</a> .	ics_pin_debit_purchase	String (5)
pin_debit_purchase_auth_amount	Amount of the purchase.	ics_pin_debit_purchase	Decimal (15)
pin_debit_purchase_authorization_code	Authorization code that is returned by the processor.	ics_pin_debit_purchase	String (6)
pin_debit_purchase_network_code	Network that was used to route the transaction. <a href="#">Appendix C, "Network Codes," on page 45</a> lists the possible values.	ics_pin_debit_purchase	String (4)
pin_debit_purchase_processor_response	Response value that is returned by the processor or bank.  <b>Important</b> Do not use this field to evaluate the results of the transaction request.	ics_pin_debit_purchase	String (2)
pin_debit_purchase_request_amount	Amount you requested for the PIN debit purchase. This value is returned for partial authorizations as described in <a href="#">"Partial Authorizations," page 18</a> .	ics_pin_debit_purchase	Decimal (15)
pin_debit_purchase_request_currency	Currency for the amount you requested for the PIN debit purchase. This value is returned for partial authorizations as described in <a href="#">"Partial Authorizations," page 18</a> . For the possible values, see the <a href="#">ISO Standard Currency Codes</a> .	ics_pin_debit_purchase	String (5)

Table 5 Reply Fields (Continued)

Field	Description	Returned By	Data Type & Length
pin_debit_purchase_rcode	<p>Flag that indicates whether the request for the PIN debit purchase service was successful. Possible values:</p> <ul style="list-style-type: none"> <li>■ -1: An error occurred.</li> <li>■ 0: The request was declined.</li> <li>■ 1: The request was successful.</li> </ul> <p>For details about these values, see the information about handling replies in <a href="#">Getting Started with CyberSource Advanced for the SCMP API</a>.</p>	ics_pin_debit_purchase	Integer (1)
pin_debit_purchase_rflag	<p>One-word description of the result of the request for the PIN debit purchase service. See <a href="#">Reply Flags</a>.</p>	ics_pin_debit_purchase	String (50)
pin_debit_purchase_rmsg	<p>Message that explains the reply flag <b>pin_debit_purchase_rflag</b>. Do not display this message to the customer, and do not use this field to write an error handler.</p>	ics_pin_debit_purchase	String (255)
pin_debit_purchase_time	<p>Time when the PIN debit purchase was requested.</p> <p>Format: YYYY-MM-DDThhmmssZ</p> <p>Example: 2014-08-11T224757Z is equal to August 11, 2014, at 10:47:57 P.M. The T separates the date and the time. The Z indicates UTC.</p>	ics_pin_debit_purchase	Date and time (20)
pin_debit_purchase_trans_ref_no	<p>Reference number for the transaction. See <a href="#">Getting Started with CyberSource Advanced for the SCMP API</a> for information about order tracking and reconciliation.</p>	ics_pin_debit_purchase	String (60)
pin_debit_purchase_transaction_id	<p>Transaction identifier generated by the processor.</p>	ics_pin_debit_purchase	Integer (15)
pin_debit_reversal_auth_amount	<p>Amount of the reversal.</p>	ics_pin_debit_reversal	Decimal (15)
pin_debit_reversal_processor_response	<p>Response value that is returned by the processor or bank.</p> <p><b>Important</b> Do not use this field to evaluate the results of the transaction request.</p>	ics_pin_debit_reversal	String (2)

Table 5 Reply Fields (Continued)

Field	Description	Returned By	Data Type & Length
pin_debit_reversal_rcode	<p>Flag that indicates whether the request for the PIN debit reversal service was successful. Possible values:</p> <ul style="list-style-type: none"> <li>■ -1: An error occurred.</li> <li>■ 0: The request was declined.</li> <li>■ 1: The request was successful.</li> </ul> <p>For details about these values, see the information about handling replies in <a href="#">Getting Started with CyberSource Advanced for the SCMP API</a>.</p>	ics_pin_debit_reversal	Integer (1)
pin_debit_reversal_rflag	<p>One-word description of the result of the request for the PIN debit reversal service. See <a href="#">Reply Flags</a>.</p>	ics_pin_debit_reversal	String (50)
pin_debit_reversal_rmsg	<p>Message that explains the reply flag <b>pin_debit_reversal_rflag</b>. Do not display this message to the customer, and do not use this field to write an error handler.</p>	ics_pin_debit_reversal	String (255)
pin_debit_reversal_time	<p>Time when the PIN debit reversal was requested.</p> <p>Format: YYYY-MM-DDThhmmssZ</p> <p>Example: 2014-08-11T224757Z is equal to August 11, 2014, at 10:47:57 P.M. The T separates the date and the time. The Z indicates UTC.</p>	ics_pin_debit_reversal	Date and time (20)
pin_debit_reversal_trans_ref_no	<p>Reference number for the transaction. See <a href="#">Getting Started with CyberSource Advanced for the SCMP API</a> for information about order tracking and reconciliation.</p>	ics_pin_debit_reversal	String (60)
receipt_number	<p>System trace number that you can print on the customer's receipt.</p>	ics_pin_debit_credit ics_pin_debit_purchase	String (6)
request_id	<p>Identifier for the request.</p>	All PIN debit services	String (26)
request_token	<p>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.</p>	All PIN debit services	String (256)

**Table 5 Reply Fields (Continued)**

<b>Field</b>	<b>Description</b>	<b>Returned By</b>	<b>Data Type &amp; Length</b>
routing_network_label	<p>Label of the network on which the transaction was routed. Possible values:</p> <ul style="list-style-type: none"> <li>■ NYCE</li> <li>■ PULSE</li> <li>■ STAR</li> <li>■ Visa</li> <li>■ Mastercard</li> </ul>	ics_pin_debit_purchase	String (10)
transaction_local_date_time	<p>Local date and time at your physical location.</p> <p>Format: YYYYMMDDhhmmss where:</p> <ul style="list-style-type: none"> <li>■ YYYY = year</li> <li>■ MM = month</li> <li>■ DD = day</li> <li>■ hh = hour</li> <li>■ mm = minutes</li> <li>■ ss = seconds</li> </ul>	ics_pin_debit_credit ics_pin_debit_purchase	String (14)



# Examples

## PIN Debit Purchase

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### Example 1 Request

---

```
cat_level=1
currency=USD
grand_total_amount=3612.52
ics_applications=ics_pin_debit_purchase
merchant_id=npr_fdiglobal
merchant_ref_number=TC143799_1
pin_data_encrypted_pin=52F20658C04DB351
pin_data_key_serial_number=FFFF1B1D14000000005
pin_data_pin_block_encoding_format=1
pos_entry_mode=swiped
card_present=Y
emv_request_combined_tags=9F1B06000000000009F1A0208409F160F2020202020
2020202020202020209F3901079F3602001B5F3401019F37042EA939D15F3601028F
terminal_capability=1
```

---

**Example 2    Reply**


---

```

routing_network_label=Pulse
pin_debit_purchase_network_code=89897777
pin_debit_purchase_processor_response=00
terminal_id=00092940
currency=usd
request_id=5199247290396048101540
receipt_number=000219
pin_debit_purchase_trans_ref_no=000054021824
transaction_local_date_time=0301171849
pin_debit_purchase_rmsg=Request was processed successfully.
pin_debit_purchase_rflag=SOK
ics_rmsg=Request was processed successfully.
ics_rflag=SOK
pin_debit_purchase_rcode=1
acquirer_merchant_number=00000000092940
pin_debit_purchase_authorization_code=831000
pin_debit_purchase_auth_amount=3612.52
merchant_ref_number=ABCD4321
ics_rcode=1

```

---

**PIN Debit Credit****Example 3    Request**


---

```

cat_level=1
currency=USD
grand_total_amount=3612.52
ics_applications=ics_pin_debit_credit
merchant_id=npr_fdiglobal
merchant_ref_number=TC143799_1
pin_data_encrypted_pin=52F20658C04DB351
pin_data_key_serial_number=FFFF1B1D14000000005
pin_data_pin_block_encoding_format=1
pos_entry_mode=swiped
card_present=Y
emv_request_combined_tags=9F1B06000000000009F1A0208409F160F2020202020
20202020202020209F3901079F3602001B5F3401019F37042EA939D15F3601028F
terminal_capability=1

```

---

**Example 4     Reply**


---

```

routing_network_label=Pulse
pin_debit_credit_network_code=89897777
terminal_id=00092940
pin_debit_credit_rflag=SOK
pin_debit_credit_auth_amount=3612.52
currency=usd
request_id=5199245121966048001540
pin_debit_credit_rcode=1
ics_rmsg=Request was processed successfully.
pin_debit_credit_processor_response=00
pin_debit_credit_reversal_ics_decision_reason_code=100
ics_rflag=SOK
acquirer_merchant_number=00000000092940
pin_debit_credit_authorization_code=831000
pin_debit_credit_rmsg=Request was processed successfully.
merchant_ref_number=refnum1234
pin_debit_credit_trans_ref_no=000054021823
ics_rcode=1

```

---

## PIN Debit Reversal with a Merchant Transaction Identifier

---

**Example 5     Request**


---

```

currency=USD
grand_total_amount=3612.52
ics_applications=ics_pin_debit_reversal
merchant_id=mid4321
merchant_ref_number=ABCD4321
merchant_transaction_identifier=5199247290396048101540

```

---

**Example 6     Reply**


---

```

in_debit_reversal_auth_amount=3612.52
pin_debit_reversal_rflag=SOK
currency=usd
pin_debit_reversal_rcode=1
request_id=5199249045326048201540
pin_debit_reversal_processor_response=76
pin_debit_reversal_rmsg=Request was processed successfully.
ics_rmsg=Request was processed successfully.
ics_rflag=SOK
pin_debit_reversal_trans_ref_no=000054021824
merchant_ref_number=ABCD4321
ics_rcode=1

```

---

## PIN Debit Reversal with a Request ID

---

### Example 7 Request

---

```
currency=USD
grand_total_amount=3612.52
ics_applications=ics_pin_debit_reversal
merchant_id=mid4321
merchant_ref_number=ABCD4321
pin_debit_request_id=5199247290396048101540
```

---

### Example 8 Reply

---

```
in_debit_reversal_auth_amount=3612.52
pin_debit_reversal_rflag=SOK
currency=usd
pin_debit_reversal_rcode=1
request_id=5199249045326048201540
pin_debit_reversal_processor_response=76
pin_debit_reversal_rmsg=Request was processed successfully.
ics_rmsg=Request was processed successfully.
ics_rflag=SOK
pin_debit_reversal_trans_ref_no=000054021824
merchant_ref_number=ABCD4321
ics_rcode=1
```

---

# Network Codes

The following table lists the network codes to use in the **network\_order** field.

**Table 6 Network Codes**

<b>Network</b>	<b>Code</b>
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