

PIN Debit Processing

Using the Simple Order 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 Reason Codes .
August 2019	Moved reason codes for the Simple Order API to Reason Codes .
October 2018	Added " PIN Data Decryption ," 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

This guide is written for application developers who want to use the CyberSource Simple Order 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

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

Related Documents

- [Getting Started with CyberSource Advanced for the Simple Order 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

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

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

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

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

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 Simple Order 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

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

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

See *Getting Started with CyberSource Advanced for the Simple Order 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 **requestID**.

The field name for the request ID in the PIN debit reversal request is **pinDebitReversalService_pinDebitRequestID**.

Reconciliation IDs

The following table lists the fields for the reconciliation IDs, which are returned in reply messages.

Table 1 Fields for Reconciliation IDs

Service	Reconciliation ID Field
PIN debit purchase	pinDebitPurchaseReply_reconciliationID
PIN debit credit	pinDebitCreditReply_reconciliationID
PIN debit reversal	pinDebitReversalReply_reconciliationID

Processing PIN Debit Transactions

API Versions for the XML Schema

When you use the Simple Order API in XML format, you must use version 1.143 or later of the XML schema to implement PIN debit processing.

Accepting a Payment

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:

Step 1 Set the `pinDebitPurchaseService_run` field to `true`.

Step 2 Include the following required fields in the request:

- `emvRequest_combinedTags`
- `merchantID`
- `merchantReferenceCode`
- `pinDataEncryptedPIN`
- `pinDataKeySerialNumber`
- `pinDataPinBlockEncodingFormat`
- `pos_cardPresent`
- `pos_catLevel`
- `pos_entryMode`
- `pos_terminalCapability`
- `pos_trackData`
- `purchaseTotals_currency`
- `purchaseTotals_grandTotalAmount`

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](#).

Crediting a Payment

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:

Step 1 Set the `pinDebitCreditService_run` field to `true`.

Step 2 Include the following required fields in the request:

- `emvRequest_combinedTags`
- `merchantID`
- `merchantReferenceCode`
- `pinDataEncryptedPIN`
- `pinDataKeySerialNumber`
- `pinDataPinBlockEncodingFormat`
- `pos_cardPresent`
- `pos_catLevel`
- `pos_entryMode`
- `pos_terminalCapability`
- `purchaseTotals_currency`
- `purchaseTotals_grandTotalAmount`

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.

Reversing a Payment or Credit

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 `pinDebitReversalService_run` field to `true`.

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 `pinDebitReversalService_pinDebitRequestID` field or send the MTI in the `merchantTransactionIdentifier` field.

Step 3 Include the following required fields in the request:

- `merchantID`
- `merchantReferenceCode`
- `merchantTransactionIdentifier` or `pinDebitReversalService_pinDebitRequestID`
- `purchaseTotals_currency`
- `purchaseTotals_grandTotalAmount`

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

Service:

- PIN debit purchase

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

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

CyberSource returns the following fields:

- pinDebitPurchaseReply_accountBalance
- pinDebitPurchaseReply_accountBalanceCurrency

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

EMV

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

Merchant Descriptors

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.

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:

- invoiceHeader_merchantDescriptor
- invoiceHeader_merchantDescriptorCity
- invoiceHeader_merchantDescriptorContact
- invoiceHeader_merchantDescriptorCountry
- invoiceHeader_merchantDescriptorPostalCode
- invoiceHeader_merchantDescriptorState
- invoiceHeader_merchantDescriptorStreet

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

Merchant-Initiated Reversals

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:

- Step 1** Include the **merchantTransactionIdentifier** (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 **merchantTransactionIdentifier** field. The MTI links your reversal request to your original request.
-

Partial Authorizations

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 **pinDebitPurchaseService_partialAuthIndicator** to `true` 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 **pinDebitPurchaseService_partialAuthIndicator** to `false` in your PIN debit purchase request.

How a Partial Authorization Works



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 **pinDebitPurchaseService_partialAuthIndicator** to `true` in your request.
- 2 You submit a PIN debit purchase request.

- 3 The reply message from CyberSource includes:
 - **pinDebitPurchaseReply_requestAmount**: amount you requested
 - **pinDebitPurchaseReply_requestCurrency**: currency for the amount you requested
 - **pinDebitPurchaseReply_amount**: amount that was authorized
 - **purchaseTotals_currency**: currency for the amount that was authorized
 - **requestID**: 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

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.

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 **pinDebitPurchaseService_run** field to `true`.
- Set the **pinDebitPurchaseService_commerceIndicator** field to `retail`.
- Include the **paymentNetworkToken_transactionType** field.
- You can optionally include the **paymentNetworkToken_requestorID** field.
- Include the basic fields required for every PIN debit purchase request:
 - `merchantID`
 - `merchantReferenceCode`
 - `pos_cardPresent`
 - `pos_entryMode`
 - `pos_terminalCapability`
 - `pos_trackData`
 - `purchaseTotals_currency`
 - `purchaseTotals_grandTotalAmount`

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

CyberSource returns the **paymentNetworkToken_assuranceLevel** field.

Track Data

Services:

- PIN debit credit
- PIN debit purchase

PIN debit processing uses track 2 data. When you include track data in a request using **pos_trackData**, 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 field names are case sensitive and all fields accept special characters such as @, #, and %.



Note

Values for request 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 3 Data Type Definitions

Data Type	Description
Date and time	Format is YYYY-MM-DDThh:mm:ssZ, where: <ul style="list-style-type: none"> ■ T separates the date and the time ■ Z indicates Coordinated Universal Time (UTC), also known as Greenwich Mean Time (GMT) Example 2019-08-11T22:47:57Z equals August 11, 2019, at 22:47:57 (10:47:57 p.m.).
Integer	Whole number {..., -3, -2, -1, 0, 1, 2, 3, ...}
String	Sequence of letters, numbers, spaces, and special characters

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 4 Request Fields

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
balanceInquiry	Flag that indicates whether to return balance information. See " Balance Inquiries ," page 15 . Possible values: <ul style="list-style-type: none"> ■ true ■ false 	pinDebitPurchase Service (Required for a balance inquiry; otherwise, not used.)	String (5)
cashbackAmount	Cashback amount requested by the customer. If a cashback amount is included in the request, it must be included in the purchaseTotals_grandTotalAmount value.	pinDebitPurchase Service (O)	String (13)
emvRequest_ cardSequenceNumber	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 Card-Present Processing Using the Simple Order API (PDF HTML) .	pinDebitPurchase Service (O)	String with numbers only (3)

Table 4 Request Fields (Continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
emvRequest_combinedTags	<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 Simple Order API (PDF HTML)</i>.</p> <p>For information about the individual tags, see the “Application Specification” section in the <i>EMV 4.3 Specifications</i>: http://emvco.com</p> <p>Important The following tags contain sensitive information and must not be included in this field:</p> <ul style="list-style-type: none"> ■ 56: Track 1 equivalent data ■ 57: Track 2 equivalent data ■ 5A: Application PAN ■ 5F20: Cardholder name ■ 5F24: Application expiration date ■ 99: Transaction PIN ■ 9F0B: Cardholder name (extended) ■ 9F1F: Track 1 discretionary data ■ 9F20: Track 2 discretionary data <p>For information about the individual tags, see the “Application Specification” section in the <i>EMV 4.3 Specifications</i>: http://emvco.com</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>Important 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"> ■ 95: Terminal verification results ■ 9F10: Issuer application data ■ 9F26: Application cryptogram 	<p>pinDebitCredit Service (R)</p> <p>pinDebitPurchase Service (R)</p>	String (999)

Table 4 Request Fields (Continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
invoiceHeader_ merchantDescriptor	<p>Your business name. This name is displayed on the cardholder's statement. When you include more than one consecutive space, extra spaces are removed.</p> <p>When you do not include this value in your PIN debit request, CyberSource uses the merchant name from your CyberSource account.</p> <p>For more information, see "Merchant Descriptors," page 16.</p> <p>Important This value must consist of English characters.</p>	<p>pinDebitCredit Service (O)</p> <p>pinDebitPurchase Service (O)</p>	String (23)
invoiceHeader_ merchantDescriptorCity	<p>City for your business location. 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 city from your CyberSource account.</p> <p>For more information, see "Merchant Descriptors," page 16.</p> <p>Important This value must consist of English characters.</p>	<p>pinDebitCredit Service (O)</p> <p>pinDebitPurchase Service (O)</p>	String (13)
invoiceHeader_ merchantDescriptor 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 "Merchant Descriptors," page 16.</p>	<p>pinDebitCredit Service (O)</p> <p>pinDebitPurchase Service (O)</p>	String (11)

Table 4 Request Fields (Continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
invoiceHeader_ merchantDescriptorCountry	<p>Country code for your business location. Use the standard ISO Standard Country Codes. 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 "Merchant Descriptors," page 16.</p> <p>Note If your business is located in the U.S. or Canada and you include this field in a request, you must also include invoiceHeader_merchantDescriptorState.</p> <p>Important This value must consist of English characters.</p>	<p>pinDebitCredit Service (O)</p> <p>pinDebitPurchase Service (O)</p>	String (2)
invoiceHeader_ merchantDescriptor PostalCode	<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 "Merchant Descriptors," page 16.</p> <p>Important This value must consist of English characters.</p> <p>Important 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>pinDebitCredit Service (O)</p> <p>pinDebitPurchase Service (O)</p>	String (14)

Table 4 Request Fields (Continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
invoiceHeader_ merchantDescriptorState	<p>State code or region code for your business location. Use the standard State, Province, and Territory Codes for the United States and Canada. 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 "Merchant Descriptors," page 16.</p> <p>Important This value must consist of English characters.</p>	<p>pinDebitCredit Service (O)</p> <p>pinDebitPurchase Service (O)</p>	String (2)
invoiceHeader_ merchantDescriptor 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 "Merchant Descriptors," page 16.</p> <p>Important This value must consist of English characters.</p>	<p>pinDebitCredit Service (O)</p> <p>pinDebitPurchase Service (O)</p>	String (60)
merchantID	Your merchant ID. Use the same merchant ID for evaluation, testing, and production.	<p>pinDebitCredit Service (R)</p> <p>pinDebitPurchase Service (R)</p> <p>pinDebitReversal Service (R)</p>	String (30)

Table 4 Request Fields (Continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
merchantReferenceCode	<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 code that was used in the transaction that is being reversed.</p> <p>See the information about tracking orders in Getting Started with CyberSource Advanced for the Simple Order API.</p>	<p>pinDebitCredit Service (R)</p> <p>pinDebitPurchase Service (R)</p> <p>pinDebitReversal Service (R)</p>	String (50)
merchantTransaction Identifier	<p>For information about using this field, see "Merchant-Initiated Reversals," page 17.</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"> ■ Positions 1-4: Last four characters of your merchant ID. ■ Positions 5-7: Julian date. Format: ddd. ■ Positions 8-13: Time stamp. Format: hhmss ■ Positions 14-15: Two random characters. One way to generate two random characters is to use a counter from 01-99. 	<p>pinDebitCredit Service (O)</p> <p>pinDebitPurchase Service (O)</p> <p>pinDebitReversal Service (See description)</p>	String (15)
partnerOriginal TransactionID	<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>pinDebitCredit Service (O)</p> <p>pinDebitPurchase Service (O)</p> <p>pinDebitReversal Service (O)</p>	String (32)

Table 4 Request Fields (Continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
partnerSDKversion	Version of the software installed on the POS terminal. This value is provided by the client software that is installed on the POS terminal. CyberSource does not forward this value to the processor. Instead, the value is forwarded to the CyberSource reporting functionality.	pinDebitCredit Service (O) pinDebitPurchase Service (O)	String (32)
paymentNetworkToken_ requestorID	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 "Payment Network Tokens," page 19 .	pinDebitCredit Service (Optional for transactions with payment network tokens; otherwise, not used.) pinDebitPurchase Service (Optional for transactions with payment network tokens; otherwise, not used.)	String (11)
paymentNetworkToken_ transactionType	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 "Payment Network Tokens," page 19 . Possible value: <ul style="list-style-type: none">■ 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.	pinDebitCredit Service (Required for transactions with payment network tokens; otherwise, not used.) pinDebitPurchase Service (Required for transactions with payment network tokens; otherwise, not used.)	String (1)
pinDataEncryptedPIN	Encrypted PIN. This value is provided by the client software that is installed on the POS terminal.	pinDebitCredit Service (R) pinDebitPurchase Service (R)	String (16)

Table 4 Request Fields (Continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
pinDataKeySerialNumber	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.	pinDebitCredit Service (R) pinDebitPurchase Service (R)	String (20)
pinDataPINblockEncoding 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"> ■ 0: ISO 9564 format 0 ■ 1: ISO 9564 format 1 ■ 2: ISO 9564 format 2 ■ 3: ISO 9564 format 3 	pinDebitCredit Service (R) pinDebitPurchase Service (R)	Integer (1)
pinDebitCreditService_commerceIndicator	Type of transaction. See "Payment Network Tokens," page 19 . This value must be <code>retail</code> .	pinDebitCredit Service (Required for transactions with payment network tokens; otherwise, not used.)	String (13)
pinDebitCreditService_networkOrder	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. Appendix C, "Network Codes," on page 49 lists the network codes. For example, if the Star network is your first preference and Pulse is your second preference, set this field to a value of <code>MH</code> . When you do not include this value in your PIN debit request, CyberSource uses the list of network codes from your CyberSource account. Note This field is supported only for businesses located in the U.S.	pinDebitCredit Service (O)	String (30)

Table 4 Request Fields (Continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
pinDebitCreditService_run	<p>Flag that indicates whether you are including the PIN debit credit service in your request. Possible values:</p> <ul style="list-style-type: none"> ■ <code>true</code>: The service is included in your request. ■ <code>false</code> (default): The service is not included in your request. 	pinDebitCredit Service (R)	String (5)
pinDebitPurchaseService_commerceIndicator	Type of transaction. This value must be <code>retail</code> .	pinDebitPurchase Service (O)	String (13)
pinDebitPurchaseService_networkOrder	<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. Appendix C, "Network Codes," on page 49 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 <code>MH</code>.</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>Note This field is supported only for businesses located in the U.S.</p>	pinDebitPurchase Service (O)	String (30)
pinDebitPurchaseService_partialAuthIndicator	<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"> ■ <code>true</code>: Enable the transaction for partial authorization. ■ <code>false</code>: Do not enable the transaction for partial authorization. <p>See "Partial Authorizations," page 18.</p>	pinDebitPurchase Service (Required for partial authorizations; otherwise, not used.)	String (5)
pinDebitPurchaseService_run	<p>Flag that indicates whether you are including the PIN debit purchase service in your request. Possible values:</p> <ul style="list-style-type: none"> ■ <code>true</code>: The service is included in your request. ■ <code>false</code> (default): The service is not included in your request. 	pinDebitPurchase Service (R)	String (5)

Table 4 Request Fields (Continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
pinDebitReversalService_ pinDebitRequestID	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.	pinDebitReversal Service (See description)	String (26)
pinDebitReversalService_ run	Flag that indicates whether you are including the PIN debit reversal service in your request. Possible values: <ul style="list-style-type: none"> ■ true: The service is included in your request. ■ false (default): The service is not included in your request. 	pinDebitReversal Service (R)	String (5)
pos_cardPresent	Indicates whether the card is present at the time of the retail transaction. See " Payment Network Tokens ," page 19. Possible values: <ul style="list-style-type: none"> ■ N: Card is not present. ■ Y: Card is present. 	pinDebitCredit Service (Required for transactions with payment network tokens; otherwise, not used.) pinDebitPurchase Service (Required for transactions with payment network tokens; otherwise, not used.)	String (1)
pos_catLevel	Type of cardholder-activated terminal. Possible values: <ul style="list-style-type: none"> ■ 7: Electronic cash register ■ 8: E-commerce device at your location ■ 9: Terminal or cash register that uses a dial-up connection to connect to the transaction processing network 	pinDebitPurchase Service (R)	Nonnegative integer (1)

Table 4 Request Fields (Continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
pos_entryMode	<p>Method of entering debit card information into the POS terminal. Possible values:</p> <ul style="list-style-type: none"> ■ <code>contact</code>: Read from direct contact with chip card. ■ <code>contactless</code>: Read from a contactless interface using chip data. ■ <code>msd</code>: Read from a contactless interface using magnetic stripe data (MSD). ■ <code>swiped</code>: Read from debit card magnetic stripe. 	<p>pinDebitCredit Service (R)</p> <p>pinDebitPurchase Service (R)</p>	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"> ■ <code>true</code>: Transaction was stored and then forwarded. ■ <code>false</code> (default): Transaction was not stored and then forwarded. 	<p>pinDebitCredit Service (O)</p> <p>pinDebitPurchase Service (O)</p>	String (1)
pos_terminalCapability	<p>Capability of the POS terminal. Possible values:</p> <ul style="list-style-type: none"> ■ 1: Terminal has a magnetic stripe reader only. ■ 2: Terminal has a magnetic stripe reader and manual entry capability. ■ 3: Terminal has manual entry capability only. ■ 4: Terminal can read chip cards. ■ 5: Terminal can read contactless chip cards. 	<p>pinDebitCredit Service (R)</p> <p>pinDebitPurchase Service (R)</p>	Integer (1)

Table 4 Request Fields (Continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
pos_terminalID	<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>pinDebitPurchase Service (O)</p> <p>If not provided, CyberSource uses the value in your CyberSource account.</p>	String (8)
pos_terminalIDAlternate	<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 pos_terminalID field to identify the main terminal at your retail location. If your retail location has multiple terminals, use this pos_terminalIDAlternate 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>pinDebitPurchase Service (Optional for Mastercard transactions; otherwise, not used).</p>	String (8)
pos_terminalSerialNumber	<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>pinDebitCredit Service (O)</p> <p>pinDebitPurchase Service (O)</p>	String (32)
pos_trackData	<p>Track 2 data from the debit card. The sentinels are required. See "Track Data," page 20.</p>	<p>pinDebitCredit Service (R)</p> <p>pinDebitPurchase Service (R)</p>	String (119)
purchaseTotals_currency	<p>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 ISO Standard Currency Codes.</p>	<p>pinDebitCredit Service (R)</p> <p>pinDebitPurchase Service (R)</p> <p>pinDebitReversal Service (R)</p>	String (5)

Table 4 Request Fields (Continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
purchaseTotals_ grandTotalAmount	Total amount for the order. If the transaction includes a cash back amount, that amount must be included in this total amount.	pinDebitCredit Service (R) pinDebitPurchase Service (R) pinDebitReversal Service (R)	String (12)
transactionLocalDateTime	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"> ■ YYYY = year ■ MM = month ■ DD = day ■ hh = hour ■ mm = minutes ■ ss = seconds 	pinDebitCredit Service (O) pinDebitPurchase Service (O)	String (14)

Reply Fields

Table 5 Reply Fields

Field	Description	Returned By	Data Type & Length
acquirerMerchant Number	Identifier that was assigned to you by your acquirer. This value must be printed on the receipt.	pinDebitCreditReply pinDebitPurchase Reply	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 " Payment Network Tokens ," page 19.	pinDebitCreditReply pinDebitPurchase Reply	String (4)

Table 5 Reply Fields (Continued)

Field	Description	Returned By	Data Type & Length
decision	<p>Value that summarizes the result of the overall request. Possible values:</p> <ul style="list-style-type: none"> ■ ACCEPT ■ ERROR ■ REJECT <p>For details about these values, see the information about handling replies in Getting Started with CyberSource Advanced for the Simple Order API.</p>	All PIN debit services	String (6)
emvReply_combinedTags	<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 Card-Present Processing Using the Simple Order API (PDF HTML).</p> <p>Note For information about the individual tags, see the “Application Specification” section in the <i>EMV 4.3 Specifications</i>: http://emvco.com</p>	pinDebitCreditReply pinDebitPurchaseReply	String (999)
invalidField_0 through invalidField_N	<p>Fields in the request that contained invalid data. These reply fields are included as an aid to software developers only. Do not use these fields to interact with your customers. See the information about missing and invalid fields in Getting Started with CyberSource Advanced for the Simple Order API.</p>	All PIN debit services	String (100)
merchantReferenceCode	<p>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.</p>	All PIN debit services	String (50)
missingField_0 through missingField_N	<p>Required fields that were missing from the request. These reply fields are included as an aid to software developers only. Do not use these fields to interact with your customers. See the information about missing and invalid fields in Getting Started with CyberSource Advanced for the Simple Order API.</p>	All PIN debit services	String (100)

Table 5 Reply Fields (Continued)

Field	Description	Returned By	Data Type & Length
paymentNetworkToken_accountStatus	<p>Possible values:</p> <ul style="list-style-type: none"> ■ N: Nonregulated ■ R: Regulated <p>See "Payment Network Tokens," page 19.</p>	pinDebitCreditReply pinDebitPurchaseReply	String (1)
paymentNetworkToken_assuranceLevel	Confidence level of the tokenization. This value is assigned by the token service provider. See "Payment Network Tokens," page 19.	pinDebitCreditReply pinDebitPurchaseReply	String (2)
paymentNetworkToken_requestorID	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 "Payment Network Tokens," page 19.	pinDebitCreditReply pinDebitPurchaseReply	String (11)
pinDebitCreditReply_amount	Amount that was credited to the cardholder's account.	pinDebitCreditReply	String (15)
pinDebitCreditReply_authorizationCode	Authorization code that is returned by the processor.	pinDebitCreditReply	String (6)
pinDebitCreditReply_dateTime	<p>Time when the PIN debit credit was requested.</p> <p>Format: YYYY-MM-DDThh:mm:ssZ</p> <p>Example: 2014-08-11T22:47:57Z 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>	pinDebitCreditReply	String (20)
pinDebitCreditReply_networkCode	Network that was used to route the transaction. Appendix C, "Network Codes," on page 49 lists the possible values.	pinDebitCreditReply	String (4)
pinDebitCreditReply_processorResponse	<p>Response value that is returned by the processor or bank.</p> <p>Important Do not use this field to evaluate the results of the transaction request.</p>	pinDebitCreditReply	String (2)
pinDebitCreditReply_reasonCode	Value that indicates the result of the PIN debit credit request. See Reason Codes .	pinDebitCreditReply	Integer (5)
pinDebitCreditReply_reconciliationID	Reference number for the transaction. See Getting Started with CyberSource Advanced for the Simple Order API for information about order tracking and reconciliation.	pinDebitCreditReply	String (60)
pinDebitCreditReply_transactionID	Transaction identifier generated by the processor.	pinDebitCreditReply	Integer (15)

Table 5 Reply Fields (Continued)

Field	Description	Returned By	Data Type & Length
pinDebitPurchaseReply_accountBalance	Remaining balance on the prepaid card. See "Balance Inquiries," page 15 .	pinDebitPurchase Reply	String (12)
pinDebitPurchaseReply_accountBalanceCurrency	Currency of the remaining balance on the prepaid card. See "Balance Inquiries," page 15 .	pinDebitPurchase Reply	String (5)
pinDebitPurchaseReply_amount	Amount of the purchase.	pinDebitPurchase Reply	String (15)
pinDebitPurchaseReply_authorizationCode	Authorization code that is returned by the processor.	pinDebitPurchase Reply	String (6)
pinDebitPurchaseReply_dateTime	Time when the PIN debit purchase was requested. Format: YYYY-MM-DDThh:mm:ssZ Example: 2014-08-11T22:47:57Z is equal to August 11, 2014, at 10:47:57 P.M. The T separates the date and the time. The Z indicates UTC.	pinDebitPurchase Reply	String (20)
pinDebitPurchaseReply_networkCode	Network that was used to route the transaction. Appendix C, "Network Codes," on page 49 lists the possible values.	pinDebitPurchase Reply	String (4)
pinDebitPurchaseReply_processorResponse	Response value that is returned by the processor or bank. Important Do not use this field to evaluate the results of the transaction request.	pinDebitPurchase Reply	String (2)
pinDebitPurchaseReply_reasonCode	Value that indicates the result of the PIN debit purchase request. See Reason Codes .	pinDebitPurchase Reply	Integer (5)
pinDebitPurchaseReply_reconciliationID	Reference number for the transaction. See Getting Started with CyberSource Advanced for the Simple Order API for information about order tracking and reconciliation.	pinDebitPurchase Reply	String (60)
pinDebitPurchaseReply_requestAmount	Amount you requested for the PIN debit purchase. This value is returned for partial authorizations as described in "Partial Authorizations," page 18 .	pinDebitPurchase Reply	String (15)
pinDebitPurchaseReply_requestCurrency	Currency for the amount you requested for the PIN debit purchase. This value is returned for partial authorizations as described in "Partial Authorizations," page 18 . For the possible values, see the ISO Standard Currency Codes .	pinDebitPurchase Reply	String (5)
pinDebitPurchaseReply_transactionID	Transaction identifier generated by the processor.	pinDebitPurchase Reply	Integer (15)

Table 5 Reply Fields (Continued)

Field	Description	Returned By	Data Type & Length
pinDebitReversalReply_amount	Amount of the reversal.	pinDebitReversal Reply	String (15)
pinDebitReversalReply_dateTime	Time when the PIN debit reversal was requested. Format: YYYY-MM-DDThh:mm:ssZ Example: 2014-08-11T22:47:57Z is equal to August 11, 2014, at 10:47:57 P.M. The T separates the date and the time. The Z indicates UTC.	pinDebitReversal Reply	String (20)
pinDebitReversalReply_processorResponse	Response value that is returned by the processor or bank. Important Do not use this field to evaluate the results of the transaction request.	pinDebitReversal Reply	String (2)
pinDebitReversalReply_reasonCode	Value that indicates the result of the PIN debit reversal request. See Reason Codes .	pinDebitReversal Reply	Integer (5)
pinDebitReversalReply_reconciliationID	Reference number for the transaction. See Getting Started with CyberSource Advanced for the Simple Order API for information about order tracking and reconciliation.	pinDebitReversal Reply	String (60)
purchaseTotals_currency	Currency used for the transaction. For the possible values, see the ISO Standard Currency Codes .	pinDebitCreditReply pinDebitPurchase Reply	String (5)
reasonCode	Numeric value that summarizes the result of the overall request. See Reason Codes .	All PIN debit services	Integer (5)
receiptNumber	System trace number that you can print on the customer's receipt.	pinDebitCreditReply pinDebitPurchase Reply	String (6)
requestID	Identifier for the request.	All PIN debit 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 PIN debit services	String (256)

Table 5 Reply Fields (Continued)

Field	Description	Returned By	Data Type & Length
routing_networkLabel	Label that indicates the network on which the transaction was routed. Possible values: <ul style="list-style-type: none"> ■ NYCE ■ PULSE ■ STAR ■ Visa ■ Mastercard 	pinDebitPurchase Reply	String (10)
transactionLocalDateTime	Local date and time at your physical location. Format: YYYYMMDDhhmmss where: <ul style="list-style-type: none"> ■ YYYY = year ■ MM = month ■ DD = day ■ hh = hour ■ mm = minutes ■ ss = seconds 	pinDebitCredit Service pinDebitPurchase Service	String (14)

Examples

NVP Examples

PIN Debit Purchase

Example 1 Request

```
merchantID=Merchant123
merchantReferenceCode=ABC123
purchaseTotals_currency=USD
purchaseTotals_grandTotalAmount=110.00
pos_entryMode=contact
pos_cardPresent=Y
pos_terminalCapability=2
pos_catLevel=2
pinDataEncryptedPIN=52F20658C04DB351
pinDataKeySerialNumber=FFFF1B1D140000000005
pinDataPinBlockEncodingFormat=1
pinDebitPurchaseService_run=true
emvRequest_combinedTags=9F1B06000000000009F1A0208409F160F202020202020
20202020202020209F3901079F3602001B5F3401019F37042EA939D15F3601028F
```

Example 2 Reply

```
merchantReferenceCode=ABC123
requestID=0305782650000167905080
decision=ACCEPT
reasonCode=100
purchaseTotals_currency=USD
pinDebitPurchaseReply_reasonCode=100
pinDebitPurchaseReply_processorResponse=00
pinDebitPurchaseReply_authorizationCode=831000
pinDebitPurchaseReply_reconciliationID=1094820975023470
pinDebitPurchaseReply_networkCode=0003
pinDebitPurchaseReply_amount=110.00
receiptNumber=260371
emvReply_combinedTags=710706010A03A00000911000112233445566778801020304
0506078A025931
acquirerMerchantNumber=000000000092940
pos_terminalID=00092940
routing_networkLabel=Pulse
```

PIN Debit Credit

Example 3 Request

```

merchantID=Merchant123
merchantReferenceCode=ABC123
purchaseTotals_currency=USD
purchaseTotals_grandTotalAmount=70.00
pos_entryMode=contact
pos_cardPresent=Y
pos_terminalCapability=2
pos_catLevel=2
pinDataEncryptedPIN=52F20658C04DB351
pinDataKeySerialNumber=FFFF1B1D140000000005
pinDataPinBlockEncodingFormat=1
emvRequest_combinedTags>9F1B0600000000000009F1A0208409F160F2020202020
20202020202020209F3901079F3602001B5F3401019F37042EA939D15F3601028F01F
pinDebitCreditService_run=true

```

Example 4 Reply

```

merchantReferenceCode=ABC123
requestID=0305782650000167905080
decision=ACCEPT
reasonCode=100
purchaseTotals_currency=USD
pinDebitCreditReply_reasonCode=100
pinDebitCreditReply_processorResponse=00
pinDebitCreditReply_authorizationCode=831000
pinDebitCreditReply_reconciliationID=1094820975023470
pinDebitCreditReply_networkCode=0003
pinDebitCreditReply_amount=70.00
receiptNumber=260371
emvReply_combinedTags=9F1B0600000000000009F1A0208409F160F2020202020
20202020202020209F3901079F3602001B5F3401019F37042EA939D15F3601028F01F
acquirerMerchantNumber=00000000092940
routing_networkLabel_Pulse
transactionLocalDateTime=0301164151

```

PIN Debit Reversal with a Merchant Transaction Identifier

Example 5 Request

```

merchantID=Merchant123
merchantReferenceCode=ABC123
purchaseTotals_currency=USD
purchaseTotals_grandTotalAmount=3612.50
pinDebitReversalService_run=true
merchantTransactionIdentifier=5199227168726000501031

```

Example 6 Reply

```

merchantReferenceCode=ABC123
requestID=0305782650000167905080
decision=ACCEPTe
reasonCode=100
purchaseTotals_currency=USD
pinDebitReversalReply_reasonCode=100
pinDebitReversalReply_processorResponse=00
pinDebitReversalReply_reconciliationID=000000564534
pinDebitReversalReply_amount=3612.52

```

PIN Debit Reversal with a Request ID

Example 7 Request

```

merchantID=Merchant123
merchantReferenceCode=ABC123
purchaseTotals_currency=USD
purchaseTotals_grandTotalAmount=3612.50
pinDebitReversalService_run=true
pinDebitReversalService_pinDebitRequestID=5199227168726000501031

```

Example 8 Reply

```

merchantReferenceCode=ABC123
requestID=0305782650000167905080
decision=ACCEPT
reasonCode=100
purchaseTotals_currency=USD
pinDebitReversalReply_reasonCode=100
pinDebitReversalReply_processorResponse=00
pinDebitReversalReply_reconciliationID=000000564534
pinDebitReversalReply_amount=3612.52

```

Example 10 Reply

```

<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.143">
  <c:merchantReferenceCode>mid4321</c:merchantReferenceCode>
  <c:requestID>5199223265596000201031</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:purchaseTotals>
    <c:currency>usd</c:currency>
  </c:purchaseTotals>
  <c:pinDebitPurchaseReply>
    <c:reasonCode>100</c:reasonCode>
    <c:processorResponse>00</c:processorResponse>
    <c:authorizationCode>831000</c:authorizationCode>
    <c:reconciliationID>000000564534</c:reconciliationID>
    <c:networkCode>89897777</c:networkCode>
    <c:amount>3612.52</c:amount>
  </c:pinDebitPurchaseReply>
  <c:receiptNumber>000213</c:receiptNumber>
  <c:emvReply>
    <c:combinedTags>710706010A03A000009110001122334455667788010203040506078A0925931
  </c:combinedTags>
  </c:emvReply>
  <c:acquirerMerchantNumber>00000000092940</c:acquirerMerchantNumber>
  <c:pos>
    <c:terminalID>00092940</c:terminalID>
  </c:pos>
  <c:routing>
    <c:networkLabel>Pulse</c:networkLabel>
  </c:routing>
  <c:transactionLocalDateTime>0301164151</c:transactionLocalDateTime>
</c:replyMessage>

```

Example 12 Reply

```

<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.143">
  <c:merchantReferenceCode>ABC123</c:merchantReferenceCode>
  <c:requestID>5199225103676000401031</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:purchaseTotals>
    <c:currency>usd</c:currency>
  </c:purchaseTotals>
  <c:pinDebitCreditReply>
    <c:reasonCode>100</c:reasonCode>
    <c:processorResponse>00</c:processorResponse>
    <c:authorizationCode>831000</c:authorizationCode>
    <c:reconciliationID>000000564534</c:reconciliationID>
    <c:networkCode>89897777</c:networkCode>
    <c:amount>3612.52</c:amount>
  </c:pinDebitCreditReply>
  <c:receiptNumber>000214</c:receiptNumber>
  <c:emvReply>
    <c:combinedTags>710706010A03A000009110001122334455667788010203040506078A0259319
  </c:combinedTags>
  </c:emvReply>
  <c:acquirerMerchantNumber>00000000092940</c:acquirerMerchantNumber>
  <c:pos>
    <c:terminalID>00092940</c:terminalID>
  </c:pos>
  <c:routing>
    <c:networkLabel>Pulse</c:networkLabel>
  </c:routing>
  <c:transactionLocalDateTime>0301164151</c:transactionLocalDateTime>
</c:replyMessage>

```

PIN Debit Reversal with a Merchant Transaction Identifier

Example 13 Request

```
<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.127">
  <merchantID>mid4321</merchantID>
  <merchantReferenceCode>ABC123</merchantReferenceCode>
  <purchaseTotals>
    <currency>USD</currency>
    <grandTotalAmount>3612.52</grandTotalAmount>
  </purchaseTotals>
  <pinDebitReversalService run="true">
    <merchantTransactionIdentifier>5199227168726000501031</pinDebitRequestID>
  </pinDebitReversalService>
</requestMessage>
```

Example 14 Reply

```
<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.127">
  <c:merchantReferenceCode>ABC123</c:merchantReferenceCode>
  <c:requestID>5199227478396000601031</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:purchaseTotals>
    <c:currency>usd</c:currency>
  </c:purchaseTotals>
  <c:pinDebitReversalReply>
    <c:reasonCode>100</c:reasonCode>
    <c:processorResponse>76</c:processorResponse>
    <c:reconciliationID>000000564534</c:reconciliationID>
    <c:amount>3612.52</c:amount>
  </c:pinDebitReversalReply>
</c:replyMessage>
```

PIN Debit Reversal with a Request ID

Example 15 Request

```
<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.127">
  <merchantID>mid4321</merchantID>
  <merchantReferenceCode>ABC123</merchantReferenceCode>
  <purchaseTotals>
    <currency>USD</currency>
    <grandTotalAmount>3612.52</grandTotalAmount>
  </purchaseTotals>
  <pinDebitReversalService run="true">
    <pinDebitRequestID>5199227168726000501031</pinDebitRequestID>
  </pinDebitReversalService>
</requestMessage>
```

Example 16 Reply

```
<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.127">
  <c:merchantReferenceCode>ABC123</c:merchantReferenceCode>
  <c:requestID>5199227478396000601031</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:purchaseTotals>
    <c:currency>usd</c:currency>
  </c:purchaseTotals>
  <c:pinDebitReversalReply>
    <c:reasonCode>100</c:reasonCode>
    <c:processorResponse>76</c:processorResponse>
    <c:reconciliationID>000000564534</c:reconciliationID>
    <c:amount>3612.52</c:amount>
  </c:pinDebitReversalReply>
</c:replyMessage>
```

Network Codes

The following table lists the network codes to use in the **pinDebitCreditService_networkOrder** and **pinDebitPurchaseService_networkOrder** fields.

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