

Chase Paymentech Solutions Direct Debit Services

Using the SCMP API

September 2015

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the power of payment

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Contents

Recent Revisions to This Document 5

About This Guide 6

Audience and Purpose 6

Conventions 6

 Note and Important Statements 6

 Text and Command Conventions 7

Related Documents 7

Customer Support 7

Chapter 1 Introduction to the Direct Debit Services 8

Terminology 8

Transaction Types 9

 SEPA Direct Debit Services 9

 UK Direct Debits 10

Supported Countries 10

Transaction Endpoints 11

Testing Responses 11

Reporting 11

Chapter 2 Requesting Direct Debit Services 12

SEPA Direct Debits 12

 Standalone Direct Debit Services 12

 Direct Debit Validation 12

 Direct Debit 14

 Direct Debit Refund 15

 Follow-On Direct Debit Services 17

 Direct Debit 17

 Direct Debit Refund 18

 Direct Debit Void 19

 Direct Debit Refund Void 20

UK Domestic Direct Debits (BACS)	22
Direct Debit Mandate Lodgement	22
Direct Debit	23

Appendix A	SCMP API Fields	25
	Formatting Restrictions	25
	Data Type Definitions	25
	Request Fields	26
	Offer-Level Fields	34
	Reply Fields	36
	Reply Flags	40

Appendix B	Product Codes	41
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Recent Revisions to This Document

Release	Changes
September 2015	<ul style="list-style-type: none"> ■ Added the “Terminology” section (see page 8). ■ Added the “Transaction Types” section (see page 9). ■ Updated the “Supported Countries” section (see page 10). ■ Added the “Transaction Endpoints” section (see page 11). ■ Restructured the document to include SEPA direct debit services and UK direct debit services: <ul style="list-style-type: none"> ● Added examples for SEPA direct debit services (see page 12). ● Added examples for UK direct debit services (see page 22).
August 2015	<ul style="list-style-type: none"> ■ Added the “Direct Debit Mandate” section. ■ Updated the direct_debit_recurring_type request-level field. See page 30. ■ Removed the prenote_transaction request-level field for standalone direct debit with the BBAN requests.
May 2015	Added the prenote_transaction request-level field (see page 26).
September 2014	Updated the descriptions of the following request fields: <ul style="list-style-type: none"> ■ bank_code (see page 27) ■ branch_code (see page 29)
August 2014	<ul style="list-style-type: none"> ■ Added specific U.K. references. ■ Updated the bill_address1 request field. See page 28.
July 2014	Added the “Reporting” section. See page 11 .

About This Guide

Audience and Purpose

This guide is written for merchants who want to offer the Paymentech Direct Debit services to customers. This guide describes tasks a merchant must complete in order to process direct debit validate requests, direct debit transactions, and direct debit refund transactions.

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 customer_firstname field.
<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.

Related Documents

- *Getting Started with CyberSource Advanced for the SCMP API* ([PDF](#) | [HTML](#))
- [SCMP API Documentation and Downloads page](#).

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 the Direct Debit Services

Terminology

Table 1 Terminology

Term	Description
AUDDIS	Automated Direct Debit Instruction Service.
BACS	Bankers' Automated Clearing Services. See "UK Domestic Direct Debits (BACS)," page 22.
BBAN	Basic Bank Account Number. This can vary by country and can include up to four parts: <ul style="list-style-type: none"> ■ bank account number ■ bank code ■ branch code ■ check digit
BIC	Business Identifier Code.
EDD	European Direct Debit.
IBAN	International Bank Account Number. This number consists of three parts: <ul style="list-style-type: none"> ■ country code ■ check digits ■ basic bank account number (BBAN) <p>If you include the IBAN in direct debit requests, CyberSource recommends that you also include the SWIFT code.</p>
SEPA	Single Euro Payments Area. See "SEPA Direct Debits," page 12.
SWIFT	Society for Worldwide InterBank Financial Telecommunication.

Transaction Types

SEPA Direct Debit Services

Table 2 SEPA Direct Debit Services

Direct Debit Service	Description
Direct Debit Validation	Chase Paymentech Solutions validates the customer's IBAN or BBAN information. Direct debit validation does not include negative files, availability of funds, or account status (see page 12).
Direct Debit	<p>CyberSource provides two types of SEPA direct debits:</p> <ul style="list-style-type: none"> ■ Standalone direct debit—You include all the required IBAN or BBAN information in the request (see page 12). ■ Follow-on direct debit—The direct debit is linked to a previous direct debit validation request. A validation can have more than one follow-on direct debit. A follow-on direct debit must occur within 60 days of the associated direct debit validation. After 60 days, you must use a standalone direct debit (see page 17).
Direct Debit Refund	<p>CyberSource provides two types of SEPA direct debit refunds:</p> <ul style="list-style-type: none"> ■ Standalone direct debit refund—You include all the required IBAN or BBAN information in the request (see page 15). ■ Follow-on direct debit refund—The refund is linked to a previous direct debit. A direct debit can have more than one follow-on refund. A follow-on refund must occur within 60 days of the associated direct debit. After 60 days, you must use a standalone refund (see page 18). <p>Note CyberSource does not prevent you from requesting a refund for an amount that exceeds the amount of the associated direct debit. It is your responsibility to keep track of the amounts you submit in your transaction requests.</p>
Void	CyberSource provides follow-on direct debit voids—The void is linked to a previous direct debit or direct debit refund. See page 19 .

UK Direct Debits

Table 3 UK Direct Debit Services

Direct Debit Service	Description
Direct Debit Mandate	Based on the BACS (Bankers' Automated Clearing Services) Automated Direct Debit Instruction Service (AUDDIS), U.K. merchants must lodge the direct debit mandate prior to a direct debit deposit. This process requires the biller to send a notification to the payer at least five calendar days before collecting the payment from the payer's account (see page 22).
Direct Debit	CyberSource provides a standalone direct debit service—you include all required BBAN information in the request (see page 23).

Supported Countries

- AT = Austria
- BE = Belgium
- CY = Cyprus
- DE = Germany
- ES = Spain
- FI = Finland
- FR = France
- GB = Great Britain
- GR = Greece
- IE = Ireland
- IT = Italy
- LU = Luxembourg
- MC = Monaco
- MT = Malta
- NL = Netherlands
- PT = Portugal
- SI = Slovenia
- SK = Slovak Republic

Transaction Endpoints

For live transactions, send requests to the production URL:

`http://ics2a.ic3.com`

For test transactions, send requests to the test URL:

`http://ics2testa.ic3.com`

Testing Responses

You can simulate the CyberSource response messages by requesting direct debit services with amounts that trigger specific response messages. These triggers work only on the test server, not on the production server.

For direct debit and direct debit refund trigger amounts and responses see [SCMP API Testing Information page](#).

Reporting

Contact Chase Paymentech to learn how to configure your account for the PDE-0022 report. This report returns chargeback or reversal updates for direct debits into the CyberSource Payment Events report. For information regarding the Payment Events report, see the *Reporting Developer Guide* ([PDF](#) | [HTML](#)).

For direct debit funding updates relating to reconciliation, contact Chase Paymentech Solutions.

Requesting Direct Debit Services

SEPA Direct Debits

Standalone Direct Debit Services

Direct Debit Validation

Direct debit validation does not include negative files, availability of funds, or account status. If the bank account information is valid, the transaction is submitted to the country's direct debit clearing system for collection.

To request a direct debit validation including the IBAN:

Step 1 Include the following fields in the request.

Example 1 Direct Debit Validate Request including the IBAN

```
ics_applications=ics_direct_debit_validate
merchant_id=dd_test
merchant_ref_number=testmerchrefnu
customer_firstname=Bob
customer_lastname=smith
bill_address1=1 Test way
bill_city=Vienna
bill_country=Austria
bank_country=AT
bank_iban=AT611904300234573201
bank_swiftcode=RVSAA2S024
customer_email=example@example.com
direct_debit_mandate_authentication_date=20150909
direct_debit_recurring_type=1
mandate_id=1234658799
grand_total_amount=50.00
currency=EUR
```

Below are the transaction reply fields.

Example 2 Direct Debit Validate Reply

```

direct_debit_validate_trans_ref_no=02WWNTRG000000IE49QL2C
direct_debit_validate_time=2015-09-10T141603Z
direct_debit_validate_amount=50.00
direct_debit_validate_response_code=100
direct_debit_validate_rflag=SOK
direct_debit_validate_rmsg=Request was processed successfully
direct_debit_validate_rcode=1
direct_debit_validate_iban=AT611904300234573201
direct_debit_validate_bank_swift_code=RVSAAT2S024
ics_rcode=1
ics_rmsg=Request was processed successfully.
ics_rflag=SOK
request_id=4418945624900170574175
currency=eur
merchant_ref_number=testmerchrefnu

```

For detailed descriptions of all request fields see [page 26](#) and for reply fields see [page 36](#).

To request a direct debit validation including the BBAN:

- Step 1** Include the fields in [Example 1, page 12](#).
- Step 2** Replace the **bank_iban** and the **bank_swiftcode** request fields with the BBAN request fields below.

Example 3 BBAN Request Fields

```

bank_account_number=1234568
bank_code=12345678

```

For detailed descriptions of all request fields see [page 26](#) and for reply fields see [page 36](#).

Direct Debit

To request a direct debit including the IBAN:

Step 1 Include the following fields in the request.

Example 4 Direct Debit Request including the IBAN

```
ics_applications=ics_direct_debit
merchant_id=dd_test
merchant_ref_number=testmerchrefnu
customer_firstname=Bob
customer_lastname=smith
bill_address1=1 Test way
bill_city=Vienna
bill_country=Austria
bank_country=AT
bank_iban=AT611904300234573201
bank_swiftcode=RVSAAT2S024
customer_email=example@example.com
direct_debit_mandate_authentication_date=20150909
direct_debit_recurring_type=1
mandate_id=1234658799
grand_total_amount=50.00
currency=EUR
```

Below are the transaction reply fields.

Example 5 Direct Debit Request Reply

```
direct_debit_time=2015-09-10T141803Z
direct_debit_amount=50.00
direct_debit_trans_ref_no=02WWNTLG000000IE49ZCRY
direct_debit_rmsg=Request was processed successfully.
direct_debit_rcode=1
direct_debit_rflag=SOK
ics_rcode=1
ics_rflag=SOK
ics_rmsg=Request was processed successfully.
request_id=4418946831850170574175
currency=eur
merchant_ref_number=testmerchrefnu
```

For detailed descriptions of all request fields see [page 26](#) and for reply fields see [page 36](#).

To request a direct debit including the BBAN:

- Step 1** Include the fields in [Example 4, page 14](#).
- Step 2** Replace the **bank_iban** and the **bank_swiftcode** request fields with the BBAN request fields below.

Example 6 BBAN Request Fields

```
bank_account_number=1234568
bank_code=12345678
```

For detailed descriptions of all request fields see [page 26](#) and for reply fields see [page 36](#).

Direct Debit Refund

To request a direct debit refund including the IBAN:

- Step 1** Include the following fields in the request.

Example 7 Direct Debit Refund Request including the IBAN

```
ics_applications=ics_direct_debit_refund
merchant_id=dd_test
merchant_ref_number=testmerchrefnu
customer_firstname=Bob
customer_lastname=smith
bill_address1=1 Test way
bill_city=Vienna
bill_country=Austria
bank_country=AT
bank_iban=AT611904300234573201
bank_swiftcode=RVSAAT2S024
customer_email=example@example.com
direct_debit_mandate_authentication_date=20150909
direct_debit_recurring_type=1
mandate_id=1234658799
grand_total_amount=50.00
currency=EUR
```

Below are the transaction reply fields.

Example 8 Direct Debit Refund Reply

```

direct_debit_refund_time=2015-09-10T142248Z
direct_debit_refund_trans_ref_no=02WWNTKG000000IE49ZAAA
direct_debit_refund_rflag=SOK
direct_debit_refund_rmsg=Request was processed successfully
direct_debit_refund_rcode=1
direct_debit_refund_amount=50.00
ics_rflag=SOK
ics_rcode=1
ics_rmsg=Request was processed successfully.
request_id=4418949672590170574175
currency=eur
merchant_ref_number=testmerchrefnu

```

For detailed descriptions of all request fields see [page 26](#) and for reply fields see [page 36](#).

To request a direct debit refund including the BBAN:

- Step 1** Include the fields in [Example 7, page 15](#).
- Step 2** Replace the **bank_iban** and the **bank_swiftcode** request fields with the BBAN request fields below.

Example 9 BBAN Request Fields

```

bank_account_number=1234568
bank_code=12345678

```

For detailed descriptions of all request fields see [page 26](#) and for reply fields see [page 36](#).

Follow-On Direct Debit Services

Direct Debit

To request a follow-on direct debit:

Step 1 Include the following fields in the request.

Example 10 Follow-On Direct Debit Request

```
ics_applications=ics_direct_debit
validate_request_id=4418986822850170574175
merchant_id=dd_test
merchant_ref_number=testmerchrefnu
customer_firstname=Bob
customer_lastname=smith
bill_address1=1 Test way
bill_city=Vienna
bill_country=Austria
bank_country=AT
bank_iban=AT611904300234573201
bank_swiftcode=RVSAAAT2S024
customer_email=example@example.com
direct_debit_mandate_authentication_date=20150909
direct_debit_recurring_type=1
mandate_id=1234658799
grand_total_amount=50.00
currency=EUR
```



The **validate_request_id** field must be set to the **request_id** value that is returned from the original direct debit validate request.

Below are the transaction reply fields.

Example 11 Follow-On Direct Debit Reply

```
direct_debit_time=2015-09-10T152458Z
direct_debit_amount=50.00
direct_debit_trans_ref_no=02WWNTRG000000IE49QM6Z
direct_debit_rmsg=Request was processed successfully
direct_debit_rcode=1
direct_debit_rflag=SOK
ics_rcode=1
```

```
ics_rmsg=Request was processed successfully.
ics_rflag=SOK
request_id=4418986976850170574175
currency=eur
merchant_ref_number=testmerchrefnu
```

For detailed descriptions of all request fields see [page 26](#) and for reply fields see [page 36](#).

Direct Debit Refund

To request a follow-on direct debit refund:

Step 1 Include the following fields in the request.

Example 12 Follow-On Direct Debit Refund Request

```
ics_applications=ics_direct_debit_refund
direct_debit_request_id=4418986822850170574175
merchant_id=dd_test
merchant_ref_number=testmerchrefnu
customer_firstname=Bob
customer_lastname=smith
bill_address1=1 Test way
bill_city=Vienna
bill_country=Austria
bank_country=AT
bank_iban=AT611904300234573201
bank_swiftcode=RVSAA2S024
customer_email=example@example.com
direct_debit_mandate_authentication_date=20150909
direct_debit_recurring_type=1
mandate_id=1234658799
grand_total_amount=50.00
currency=EUR
```



The **direct_debit_request_id** field must be set to the **request_id** value that is returned from the original direct debit request.

Below are the transaction reply fields.

Example 13 Follow-On Direct Debit Refund Reply

```

direct_debit_refund_time=2015-09-10T152749Z
direct_debit_refund_trans_ref_no=02WWNTPG000000IE49PBGU
direct_debit_refund_rflag=SOK
direct_debit_refund_rcode=1
direct_debit_refund_rmsg=Request was processed successfully
direct_debit_refund_amount=50.00
ics_rflag=SOK
ics_rcode=1
ics_rmsg=Request was processed successfully.
request_id=4418988690300170574175
currency=eur
merchant_ref_number=testmerchrefnu

```

For detailed descriptions of all request fields see [page 26](#) and for reply fields see [page 36](#).

Direct Debit Void

To request a follow-on direct debit void:

Step 1 Include the following fields in the request.

Example 14 Follow-On Direct Debit Void

```

ics_applications=ics_void
void_request_id=4419575367615000001521
merchant_ref_number=testmerchrefnu
merchant_id=dd_test

```



The **void_request_id** field must be set to the **request_id** value that is returned from the original direct debit request.

Below are the transaction reply fields.

Example 15 Direct Debit Void Reply

```
void_void_request_time=2015-09-11T080259Z
void_void_currency=eur
void_void_amount=50.00
void_rmsg=Request was processed successfully.
void_rcode=1
void_rflag=SOK
ics_rcode=1
ics_rmsg=Request was processed successfully.
ics_rflag=SOK
request_id=4419585779580171399324
currency=EUR
merchant_ref_number=testmerchrefnu
```

For detailed descriptions of all request fields see [page 26](#) and for reply fields see [page 36](#).

Direct Debit Refund Void

To request a follow-on direct debit refund void:

Step 1 Include the following fields in the request.

Example 16 Follow-On Direct Debit Refund Void

```
ics_applications=ics_void
void_request_id=4419575367615000001521
merchant_ref_number=testmerchrefnu
merchant_id=dd_test
```



The **void_request_id** field must be set to the **request_id** value that is returned from the original direct debit refund request.

Below are the transaction reply fields.

Example 17 Direct Debit Refund Void Reply

```
void_void_request_time=2015-09-11T080259Z
void_void_currency=eur
void_void_amount=50.00
void_rcode=1
void_rmsg=Request was processed successfully.
void_rflag=SOK
request_id=4419585779580171399324
currency=EUR
ics_rflag=SOK
ics_rcode=1
ics_rmsg=Request was processed successfully.
merchant_ref_number=testmerchrefnu
```

For detailed descriptions of all request fields see [page 26](#) and for reply fields see [page 36](#).

UK Domestic Direct Debits (BACS)

Based on the BACS (Bankers' Automated Clearing Services) Automated Direct Debit Instruction Service (AUDDIS), U.K. merchants must lodge the direct debit mandate prior to a direct debit deposit. This process requires the biller to send a pre-notification to the payer at least five calendar days before collecting the payment from the payer's account.

Direct Debit Mandate Lodgement

To lodge a UK direct debit mandate:

Step 1 Include the following fields in the request.

Example 18 UK Direct Debit Mandate Lodgement

```
ics_applications=ics_direct_debit
merchant_id=dd_test
merchant_ref_number=testmerchrefnu
customer_firstname=Bob
customer_lastname=smith
bill_address1=1 Test way
bill_city=London
bill_country=United Kingdom
bank_country=GB
bank_account_number=12345645
bank_code=123456
customer_email=example@example.com
direct_debit_mandate_authentication_date=20150909
direct_debit_recurring_type=5
mandate_id=1234658799
prenote_transaction=1
grand_total_amount=0
currency=GBP
```



Important

The **prenote_transaction** field must be set to 1 to indicate that the request is to lodge a direct debit mandate and is not a direct debit request. The **grand_total_amount** field must be set to 0 and the **direct_debit_recurring_type** field must be set to 5, 6, or 7.

Below are the transaction reply fields.

Example 19 Direct Debit Mandate Lodgement Reply

```
direct_debit_time=2015-09-14T073013Z
direct_debit_amount=0.00
direct_debit_trans_ref_no=02WWNTQG000000IE49UU40
direct_debit_rmsg=Request was processed successfully
direct_debit_rcode=1
direct_debit_rflag=SOK
currency=gbp
ics_rflag=SOK
ics_rcode=1
ics_rmsg=Request was processed successfully.
request_id=4422158122250170574238
merchant_ref_number=testmerchrefnu
```

For detailed descriptions of all request fields see [page 26](#) and for reply fields see [page 36](#).

Direct Debit

To request a UK direct debit:

Step 1 Include the following fields in the request.

Example 20 UK Direct Debit Request

```
ics_applications=ics_direct_debit
merchant_id=dd_test
merchant_ref_number=testmerchrefnu
customer_firstname=Bob
customer_lastname=smith
bill_address1=1 Test way
bill_city=London
bill_country=United Kingdom
bank_country=GB
bank_account_number=12345645
bank_code=123456
customer_email=example@example.com
direct_debit_mandate_authentication_date=20150909
direct_debit_recurring_type=1
mandate_id=1234658799
grand_total_amount=50.00
currency=GBP
```

**Important**

The **direct_debit_recurring_type** field must be set to 1, 2, or 3. The **grand_total_amount** field must be greater than 0.

Below are the transaction reply fields.

Example 21 Direct Debit Mandate Lodgement Reply

```
direct_debit_time=2015-09-14T083859Z
direct_debit_amount=50.00
direct_debit_trans_ref_no=02WWNTKG000000IEEGB7PA
direct_debit_rmsg=Request was processed successfully
direct_debit_rcode=1
direct_debit_rflag=SOK
currency=gbp
ics_rflag=SOK
ics_rcode=1
ics_rmsg=Request was processed successfully.
request_id=4422199389180170574238
merchant_ref_number=testmerchrefnu
```

For detailed descriptions of all request fields see [page 26](#) and for reply fields see [page 36](#).

SCMP API Fields

Formatting Restrictions

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

Request-level and offer-level field names and values must not contain carets (^) or colons (:). However, they can contain embedded spaces and any other printable characters. If you use more than one consecutive space, the extra spaces will be removed.

Data Type Definitions

- **Date and time**—The format is YYYY-MM-DDThhmmssZ. For example, 2002-08-11T224757Z is equal to August 11, 2002, at 10:47:57 P.M. The T separates the date and the time. The Z indicates Coordinated Universal Time (UTC), which is also known as Greenwich Mean Time.
- **Decimal**—Number that includes a decimal point. Examples: 23.45, -0.1, 4.0, 90809.0468.
- **Integer**—Whole number {..., -3, -2, -1, 0, 1, 2, 3, ...}.
- **Non-negative 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, such as @ and #.

Request Fields

Table 4 Request-Level Fields for the SCMP API

Request Field	Description	Required (R) or Optional (O)	Data Type & Length
bank_account_number	Customer's bank account number. If this value consists of more than 16 digits, the request will fail.	Validate (R) Direct Debit (R for standalone direct debits. O for follow-on direct debits.) Refund (R for standalone refunds. O for follow-on refunds.)	String (16)
bank_check_digit	Code used to validate the customer's account number. Important Required if the billTo_country value is ES (Spain), FR (France), IT (Italy), MC (Monaco), or PT (Portugal).	Validate (See description.) Direct Debit (See description.) Refund (See description.)	String (2)

Table 4 Request-Level Fields for the SCMP API (Continued)

Request Field	Description	Required (R) or Optional (O)	Data Type & Length
bank_code	<p>Code used to identify the customer's bank when you are including the BBAN and not the IBAN in the request.</p> <p>Important Required if the billTo_country value is one of the following:</p> <ul style="list-style-type: none"> ■ AT: Austria ■ CY: Cyprus ■ DE: Germany ■ ES: Spain ■ FI: Finland ■ GB: Great Britain ■ GR: Greece ■ IE: Ireland ■ IT: Italy ■ MC: Monaco ■ MT: Malta ■ PT: Portugal ■ SI: Slovenia ■ SK: Slovakia <p>Note If the BBAN is included, the bankInfo_bankCode field and the bankInfo_branchCode field are required if the billTo_country value is FR (France).</p>	<p>Validate (See description)</p> <p>Direct Debit (See description)</p> <p>Refund (See description)</p>	String (10)
bank_country	<p>Country where the bank is located. Possible values are the two-character <i>ISO Standard Country Codes</i> for the countries listed in "Supported Countries," page 10.</p>	<p>Validate (R)</p> <p>Direct Debit (R for standalone direct debits. O for follow-on direct debits.)</p> <p>Refund (R for standalone refunds. O for follow-on refunds.)</p>	String (2)
bank_iban	<p>International Bank Account Number (IBAN.)</p> <p>See "SEPA Direct Debits," page 12.</p>	<p>Validate (See description)</p> <p>Direct Debit (See description)</p> <p>Refund (See description)</p>	String (34)

Table 4 Request-Level Fields for the SCMP API (Continued)

Request Field	Description	Required (R) or Optional (O)	Data Type & Length
bank_swiftcode	Bank's SWIFT code. Unique address of the bank. Also known as the Bank Identification Code (BIC.) Note Required when including the IBAN. See " SEPA Direct Debits ," page 12.	Validate (See description) Direct Debit (See description) Refund (See description)	String (11)
bill_address1	Street address for the billing address.	Validate (R) Direct Debit (R for standalone direct debits. O for follow-on direct debits.) Refund (R for standalone refunds. O for follow-on refunds.)	String (30)
bill_address2	Additional street address information for the billing address.	Validate (O) Direct Debit (O) Refund (O)	String (28)
bill_city	City for the billing address.	Validate (R) Direct Debit (R for standalone direct debits. O for follow-on direct debits.) Refund (R for standalone refunds. O for follow-on refunds.)	String (20)
bill_country	Country for the billing address. Possible values are the two-character ISO Standard Country Codes .	Validate (R) Direct Debit (R) Refund (R)	String (2)
bill_state	State for the billing address. Required if bill_country value is US or CA. Otherwise optional. Possible values are the State, Province, and Territory Codes for the United States and Canada .	Validate (See description) Direct Debit (See description) Refund (See description)	String (2)

Table 4 Request-Level Fields for the SCMP API (Continued)

Request Field	Description	Required (R) or Optional (O)	Data Type & Length
bill_zip	<p>Postal code for the billing address. The postal code must consist of 5 to 9 digits.</p> <p>If the billing country is the U.S., the 9-digit postal code must follow this format: [5 digits][dash][4 digits] Example: 12345-6789</p> <p>If the billing country is Canada, the 6-digit postal code must follow this format: [alpha][numeric][alpha][space][numeric][alpha][numeric] Example: A1B 2C3</p>	<p>Validate (R if bill_country is US or CA)</p> <p>Direct Debit (R if bill_country is US or CA)</p> <p>Refund (R if bill_country is US or CA)</p>	String (10)
branch_code	<p>Code used to identify the branch of the customer's bank when you are including the BBAN and not the IBAN in the request.</p> <p>Important Required if the billTo_country value is ES (Spain), FR (France), GR (Greece), IT (Italy), MC (Monaco), or PT (Portugal).</p> <p>Note If the BBAN is included, the bankInfo_bankCode field and the bankInfo_branchCode fields are required if the billTo_country value is FR (France).</p>	<p>Validate (See description)</p> <p>Direct Debit (See description)</p> <p>Refund (See description)</p>	String (10)
currency	<p>Currency used for the order. Possible values are the <i>ISO Standard Currency Codes</i> for currencies.</p>	<p>Validate (R)</p> <p>Direct Debit (R)</p> <p>Refund (R)</p>	Integer (3)
customer_email	<p>Customer's email address including the full domain name.</p> <p>Example: jdoe@example.com</p>	<p>Validate (R)</p> <p>Direct Debit (R for standalone direct debits. O for follow-on direct debits.)</p> <p>Refund (R for standalone refunds. O for follow-on refunds.)</p>	String (50)
customer_firstname	<p>Customer's first name. The size of the customer_firstname field and the customer_lastname field combined cannot exceed 27 characters.</p>	<p>Validate (R)</p> <p>Direct Debit (R)</p> <p>Refund (R)</p>	String (See description)

Table 4 Request-Level Fields for the SCMP API (Continued)

Request Field	Description	Required (R) or Optional (O)	Data Type & Length
customer_lastname	Customer's last name. The size of the customer_firstname field and the customer_lastname field combined cannot exceed 27 characters.	Validate (R) Direct Debit (R) Refund (R)	String (See description)
direct_debit_mandate_authentication_date	The date of when the mandate was authenticated. The format is <code>yyyymmdd</code> . Important Required for lodging a UK direct debit mandate, otherwise optional. See " Direct Debit Mandate Lodgement ," page 22.	Direct Debit (See description) Direct Debit Refund (See description)	Numeric (8)
direct_debit_recurring_type	Indicates a new direct debit mandate, or whether the direct debit is the first or last direct debit associated with the direct debit mandate, or one in between. The possible values are: <ul style="list-style-type: none"> ■ 1: first direct debit associated with this mandate. ■ 2: subsequent direct debit(s) associated with this mandate. ■ 3: last direct debit associated with this mandate. ■ 5: new direct debit mandate. See "Direct Debit Mandate Lodgement," page 22. ■ 6: cancel the direct debit mandate. ■ 7: change the direct debit mandate from manual to electronic. Important Required for lodging a UK direct debit mandate; otherwise, it is optional. See " Direct Debit Mandate Lodgement ," page 22.	Direct Debit (See description) Direct Debit Refund (See description)	Numeric (1)
direct_debit_request_id	The request_id value returned from a previous request for the ics_direct_debit service. Providing this information creates a follow-on direct debit refund and reduces the number of API fields you must provide. For more information about follow-on services, see Getting Started with CyberSource Advanced for the SCMP API .	Refund (R for follow-on refunds. Not used for standalone refunds.)	String (26)

Table 4 Request-Level Fields for the SCMP API (Continued)

Request Field	Description	Required (R) or Optional (O)	Data Type & Length
direct_debit_request_token	<p>The request_token value returned from a previous request for the ics_direct_debit service.</p> <p>The field is an encoded string that contains no confidential information, such as an account number or card verification number. The string can contain a maximum of 256 characters.</p> <p>For more information about request tokens, see Getting Started with CyberSource Advanced for the SCMP API.</p>	Refund (O for follow-on refunds. Not used for standalone refunds.)	String (256)
grand_total_amount	<p>Grand total for the order. You must include either this field or the amount offer-level field in your request. For more information about offers and grand totals, see Getting Started with CyberSource Advanced for the SCMP API.</p> <p>Note Required for lodging a UK direct debit mandate, and the value must be set to 0. See "Direct Debit Mandate Lodgement," page 22.</p>	<p>Validate (See description)</p> <p>Direct Debit (See description)</p> <p>Refund (See description)</p>	Integer (12)
ics_applications	CyberSource services to process the request.	<p>Validate (R)</p> <p>Direct Debit (R)</p> <p>Refund (R)</p>	String (255)
link_to_request	Value that links the current request to a previous authorization request for a debit card or prepaid card. This value is useful when using multiple payment methods to complete an order. For details, see the information about partial authorizations in Credit Card Services Using the SCMP API .	Direct Debit (O)	String (26)
mandate_id	<p>The unique identification reference for the direct debit mandate.</p> <p>Important Required for lodging a UK direct debit mandate; otherwise it is optional. See "Direct Debit Mandate Lodgement," page 22.</p>	<p>Direct Debit (See description)</p> <p>Direct Debit Refund (See description)</p>	String (35)
merchant_id	Your CyberSource merchant ID.	<p>Validate (R)</p> <p>Direct Debit (R)</p> <p>Refund (R)</p>	String (30)

Table 4 Request-Level Fields for the SCMP API (Continued)

Request Field	Description	Required (R) or Optional (O)	Data Type & Length
merchant_ref_number	<p>Merchant-generated order reference or tracking number.</p> <p>Important Do not use the following symbols in this value: pipe (), caret (^), percent symbol (%), backslash (\), forward slash (/).</p>	<p>Validate (R)</p> <p>Direct Debit (R)</p> <p>Refund (R)</p>	String (22)
order_request_token	<p>The request token value returned from a previous request. This value links the previous request to the current follow-on request. This field is an encoded string that does not contain any confidential information, such as account numbers or card verification numbers. The string can contain a maximum of 256 characters.</p> <p>For more information about request tokens, see Getting Started with CyberSource Advanced for the SCMP API.</p>	<p>Debit (R for follow-on direct debits. Not used for standalone direct debits.)</p> <p>Refund (R for follow-on refunds. Not used for standalone refunds.)</p>	String (256)
prenote_transaction	<p>Indicates whether the merchant intends to perform a pre-note transaction and to forward mandate information to the issuer. Based on the BACS Automated Direct Debit Instruction Service (AUDDIS), U.K. merchants have to lodge the mandate ID prior to a direct debit deposit. The process requires the biller to send a notification to the payer at least five calendar days before collecting the payment.</p> <p>The possible values are:</p> <ul style="list-style-type: none"> ■ yes: include pre-note transaction in your request. ■ no: do not include pre-note transaction in your request. <p>Important You must include the prenote_transaction field in your request and set the grand_total_amount value to 0. See "Direct Debit Mandate Lodgement," page 22.</p>	Direct Debit (See description)	String (5)
ship_to_address1	First line of the address to which the product will be shipped.	Direct Debit (R if any ship_to_ fields are included in the request.)	String (28)

Table 4 Request-Level Fields for the SCMP API (Continued)

Request Field	Description	Required (R) or Optional (O)	Data Type & Length
ship_to_address2	Second line of the address to which the product will be shipped.	Direct Debit (O)	String (28)
ship_to_city	City to which the product will be shipped.	Direct Debit (R if any ship_to_ fields are included in the request.)	String (20)
ship_to_country	Country to which the product will be shipped. Possible values are the two-character ISO Standard Country Codes .	Direct Debit (O)	String (2)
ship_to_firstname	First name of the person receiving the product. The size of the ship_to_firstname field and the ship_to_lastname field combined cannot exceed 27 characters.	Direct Debit (O)	String (60)
ship_to_lastname	Last name of the person receiving the product. The size of the ship_to_firstname field and the ship_to_lastname field combined cannot exceed 27 characters.	Direct Debit (O)	String (60)
ship_to_state	State or province to which the product will be shipped. Required if ship_to_country =US or Canada. Possible values are the State, Province, and Territory Codes for the United States and Canada .	Direct Debit (See description)	String (2)
ship_to_zip	Postal code for the shipping address. The postal code must consist of 5 to 9 digits. If the shipping country is the U.S., the 9-digit postal code must follow this format: [5 digits][dash][4 digits] Example: 12345-6789 If the shipping country is Canada, the 6-digit postal code must follow this format: [alpha][numeric][alpha][space] [numeric][alpha][numeric] Example: A1B 2C3	Direct Debit (R if ship_to_country is US or CA)	String (10)
validate_request_id	The request_id value returned from a previous request for the ics_direct_debit_validate service. Providing this information creates a follow-on direct debit and reduces the number of API fields you must provide. For more information about follow-on services, see Getting Started with CyberSource Advanced for the SCMP API .	Debit (R for follow-on direct debits. Not used for standalone direct debits.)	String (26)

Table 4 Request-Level Fields for the SCMP API (Continued)

Request Field	Description	Required (R) or Optional (O)	Data Type & Length
validate_request_token	<p>The request_token value returned from a previous request for the ics_direct_debit_validate service.</p> <p>The field is an encoded string that contains no confidential information, such as an account number or card verification number. The string can contain a maximum of 256 characters.</p> <p>For more information about request tokens, see Getting Started with CyberSource Advanced for the SCMP API.</p>	Debit (O for follow-on direct debits. Not used for standalone direct debits.)	String (256)
void_request_id	Request ID of the direct debit or direct debit refund you want to void.	Void (R)	String (26)

Offer-Level Fields

Table 5 Offer-Level Fields

Offer-Level Field	Description	Required (R) or Optional (O)	Data Type & Length
amount	<p>Per-item price of the product. You must include either the offer0 and this field or the request-level field grand_total_amount in your request. This value cannot be negative. For more information about offers and grand totals, see Getting Started with CyberSource Advanced for the SCMP API.</p> <p>You can include a decimal point (.) in this field, but you cannot include any other special characters. The amount will be truncated to the correct number of decimal places.</p>	<p>Validate (See description)</p> <p>Direct Debit (See description)</p> <p>Refund (See description)</p>	Integer (12)
merchant_product_sku	Product identifier code. Required if product_code is not the default value, stored_value , or one of the values related to shipping or handling.	<p>Validate (O)</p> <p>Direct Debit (O)</p> <p>Refund (O)</p>	String (30)

Table 5 Offer-Level Fields (Continued)

Offer-Level Field	Description	Required (R) or Optional (O)	Data Type & Length
product_code	<p>Type of product. This value is also used to determine the product category (electronic, handling, physical, service, or shipping). The default value is default. See "Product Codes," page 41, for the valid values.</p> <p>If you set this field to a value other than default, stored_value, or any of the values related to shipping or handling, the quantity, product_name, and merchant_product_sku fields are required. For more information about required offer-level fields, see Getting Started with CyberSource Advanced for the SCMP API.</p>	Validate (O) Direct Debit (O) Refund (O)	String (30)
product_name	<p>Product's name. Required if product_code is not default, stored_value, or one of the values related to shipping or handling.</p>	Validate (O) Direct Debit (O) Refund (O)	String (30)
quantity	<p>Quantity of the product being purchased. The default is 1. Required if product_code is not default, stored_value, or one of the values related to shipping and/or handling.</p>	Validate (O) Direct Debit (O) Refund (O)	Integer (10)
tax_amount	<p>Tax amount associated with this item. The field is additive. For example, if you send the following offer line fields:</p> <pre>offer0=amount:10.00^ quantity:1^tax_amount:0.80 offer1=amount:20.00^ quantity:1^tax_amount:1.60</pre> <p>the total amount authorized will be for 32.40, not 30.00 with 2.40 of tax included.</p> <p>The amount field and the tax_amount field must be in the same currency.</p> <p>If you include the tax_amount field, and you also include the ics_tax service in your request, the ics_tax service will not calculate tax for the item. Instead, it will return the value in the tax_amount field.</p>	Validate (O) Direct Debit (O) Refund (O)	String (15)

Reply Fields

Table 6 Reply Fields for the SCMP API

Reply Field	Description	Returned By	Data Type & Length
client_lib_version	Information about the client library used to request the transaction.	Validate Direct Debit Refund	String (50)
currency	Currency used for the order. Possible values are the <i>ISO Standard Currency Codes</i> for the currencies listed in "Supported Countries," page 10.	Validate Direct Debit Refund	String (5)
direct_debit_amount	Amount of the direct debit.	Direct Debit	String (15)
direct_debit_rcode	One-digit code that indicates whether the ics_direct_debit request was successful: <ul style="list-style-type: none"> ■ -1: An error occurred. ■ 0: The request was declined. ■ 1: The request was successful. 	Direct Debit	Integer (1)
direct_debit_refund_amount	Amount of the direct debit refund.	Refund	String (15)
direct_debit_refund_rcode	One-digit code that indicates if the ics_direct_debit_refund request was successful: <ul style="list-style-type: none"> ■ -1: An error occurred. ■ 0: The request was declined. ■ 1: The request was successful. 	Refund	Integer (1)
direct_debit_refund_request_time	Time the direct debit refund was requested. The format is YYYY-MM-DDThhmmssZ. For example, 2006-08-11T224757Z is equal to August 11, 2006, at 10:47:57 P.M. The T separates the date and the time. The Z indicates Coordinated Universal Time (UTC), also known as Greenwich Mean Time.	Refund	Date and time (20)
direct_debit_refund_response_code	Response code from the processor.	Refund	String (10)
direct_debit_refund_rflag	One-word description of the result for the ics_direct_debit_refund service request. See "Reply Flags," page 40, for the possible values.	Refund	String (50)
direct_debit_refund_rmsg	Message that explains direct_debit_refund_rflag .	Refund	String (255)

Table 6 Reply Fields for the SCMP API (Continued)

Reply Field	Description	Returned By	Data Type & Length
direct_debit_refund_trans_ref_no	Reference number you can use to track the transaction.	Refund	String (22)
direct_debit_request_time	Time the direct debit was requested. The format is YYYY-MM-DDThhmmssZ. For example, 2006-08-11T224757Z is equal to August 11, 2006, at 10:47:57 P.M. The T separates the date and the time. The Z indicates Coordinated Universal Time (UTC), also known as Greenwich Mean Time.	Direct Debit	Date and time (20)
direct_debit_response_code	Response code from the processor.	Direct Debit	String (10)
direct_debit_rflag	One-word description of the result for the ics_direct_debit request. See " Reply Flags ," page 40, for the possible values.	Direct Debit	String (50)
direct_debit_rmsg	Message that explains direct_debit_rflag .	Direct Debit	String (255)
direct_debit_trans_ref_no	Reference number you can use to track the transaction.	Direct Debit	String (22)
direct_debit_validate_amount	The amount sent in the direct debit validate request in either grand_total_amount or the amount field for offer0 .	Validate	String (15)
direct_debit_validate_bank_swift_code	Bank's SWIFT code. Unique address of the bank. Also known as the Bank Identification Code (BIC).	Validate	String (11)
direct_debit_validate_iban	International Bank Account Number (IBAN).	Validate	String (34)
direct_debit_validate_rcode	One-digit code that indicates if the ics_direct_debit_validate request was successful: <ul style="list-style-type: none"> ■ -1: An error occurred. ■ 0: The request was declined. ■ 1: The request was successful. 	Validate	Integer (1)
direct_debit_validate_request_time	Time the direct debit validate was requested. The format is YYYY-MM-DDThhmmssZ. For example, 2006-08-11T224757Z is equal to August 11, 2006, at 10:47:57 P.M. The T separates the date and the time. The Z indicates Coordinated Universal Time (UTC), also known as Greenwich Mean Time.	Validate	Date and time (20)
direct_debit_validate_response_code	Response code from the processor.	Validate	String (10)

Table 6 Reply Fields for the SCMP API (Continued)

Reply Field	Description	Returned By	Data Type & Length
direct_debit_validate_rflag	One-word description of the result for the ics_direct_debit_validate request. See "Reply Flags," page 40 , for the possible values.	Direct Debit	String (50)
direct_debit_validate_rmsg	Message that explains direct_debit_validate_rflag .	Direct Debit	String (255)
direct_debit_validate_trans_ref_no	Reference number you can use to track the transaction.	Validate	String (22)
ics_rcode	One-digit code that indicates if the entire request was successful: <ul style="list-style-type: none"> ■ -1: An error occurred. ■ 0: The request was declined. ■ 1: The request was successful. 	Validate Direct Debit Refund	Integer (1)
ics_rflag	One-word description of the result for the entire request. See "Reply Flags," page 40 , for the possible values.	Validate Direct Debit Refund	String (50)
ics_rmsg	Message that explains ics_rflag .	Validate Direct Debit Refund	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 contain corrupted characters.	Validate Direct Debit Refund	String (50)
request_id	Identifier for the request.	Validate Direct Debit Refund	String (26)
request_token	Request token data created by CyberSource for each reply. The field is an encoded string that contains no confidential information such as an account or card verification number. The string can contain a maximum of 256 characters. For more information about request tokens, see Getting Started with CyberSource Advanced for the SCMP API .	Validate Direct Debit Refund	String (256)

Table 6 Reply Fields for the SCMP API (Continued)

Reply Field	Description	Returned By	Data Type & Length
void_rcode	Indicates whether the service request was successful. Possible values: <ul style="list-style-type: none"> ■ -1: An error occurred. ■ 0: The request was declined. ■ 1: The request was successful. 	Void	Integer (1)
void_rflag	One-word description of the result of the void request. See "Reply Flags," page 40 .	Void	String (50)
void_rmsg	Message that explains the reply flag void_rflag . Do not display this message to the customer, and do not use this field to write an error handler.	Void	String (255)
void_void_amount	Total amount of the void.	Void	Decimal (15)
void_void_currency	Currency used for the transaction. Possible values are the ISO Standard Currency Codes for currencies.	Void	Integer (3)
void_void_request_time	Time at which the void was requested in UTC. See "Data Type Definitions," page 25 , for the field's format.	Void	Date and time (20)

Reply Flags



Important

CyberSource reserves the right to add new reply flags at any time. Your system must be able to process these new reply flags.

A reply flag is associated with an entire request or a specific service:

- **Entire request**—the flag is in the `ics_rflag` field with a message in the `ics_rmsg` field.
- **Individual service**—the flag is in the `<service>_rflag` field with a message in the `<service>_rmsg` field.

Table 7 Reply Flags

Reply Flag	Description	Returned By
DCARDREFUSED	The bank declined the transaction.	Validate
	Note Declines can be due to insufficient funds, which cannot be determined during validation.	Direct Debit
		Refund
DINVALIDDATA	Data provided is not consistent with the request.	Validate
		Direct Debit
		Refund
ESYSTEM	System error. Wait a few minutes before re-sending your request. You must design your transaction management system to correctly handle CyberSource system errors. The error may indicate a valid CyberSource system error or a processor rejection due to invalid data. In either case, CyberSource recommends that you do not design your system to endlessly retry sending a transaction. See the documentation for your CyberSource client for information on handling system errors and retries.	Validate
	Note If you receive the ESYSTEM flag in your reply along with the following error message, your system's clock is incorrect. You must adjust your system's clock for your time zone; otherwise your transactions will be rejected.	Direct Debit
	Error message: The request ID generated by your client is incorrect because your system's clock does not match your local time. Please adjust your system's clock to your local time, and resend your request.	Refund
SOK	The transaction was successful.	Validate
		Direct Debit
		Refund

Product Codes

To specify a product code for the item that the customer is buying, use the product code request field with one of the values in the following table. If you do not specify a product code, CyberSource uses **default**. The field name is **product_code**.

Table 8 Product Codes

Product Code	Definition
adult_content	Adult content.
default	Default value for the product code. CyberSource uses default when a request provides no value for the product code.
electronic_good	Electronic product other than software.
electronic_software	Software distributed electronically rather than on tapes, disks, or other media.
gift_certificate	Gift certificate not issued with CyberSource Stored Value Services.
handling_only	Separate charge that is generally a fee imposed by the seller on the customer. The fee pays for the seller's administrative selling costs.
service	Service that you perform for the customer.
shipping_and_handling	Shipping is a separate charge for shipping the product to the purchaser. Handling is generally a fee imposed by the seller to pay for administrative selling costs.
shipping_only	Charge for transporting tangible personal property from the seller to the purchaser. Documentation must be maintained that clearly establishes where title to the tangible personal property passed from the seller to the purchaser.
subscription	Subscription to a web site or other content.