

Chase Paymentech Solutions Direct Debit Services

Using the Simple Order API

September 2015



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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). ■ Updated the “API Version” section (see page 11). ■ 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 23).
August 2015	<ul style="list-style-type: none"> ■ Added the “Direct Debit Mandate” section. ■ Updated the directDebitService_recurringType request-level field. See page 27. ■ Removed the prenoteTransaction request-level field for standalone direct debit with the BBAN requests.
May 2014	Added the prenoteTransaction request field for standalone direct debit with the BBAN requests (see page 27).
September 2014	Updated the descriptions of the following request fields: <ul style="list-style-type: none"> ■ bankInfo_bankCode (see page 27) ■ bankInfo_branchCode (see page 27)
August 2014	<ul style="list-style-type: none"> ■ Added U.K. specific references. ■ Updated the billTo_street1 request field. See page 29.
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 billTo_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 Simple Order API* ([PDF](#) | [HTML](#))
- [Simple Order API and SOAP Toolkit 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 23.
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 Debit Services ," 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 14). ■ 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 18).
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 16). ■ 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 19). <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 21 .

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 23).
Direct Debit	CyberSource provides a standalone direct debit service—you include all required BBAN information in the request (see page 24).

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

API Version

You must use version 1.24 or later of the Simple Order API to request Chase Paymentech Solutions direct debit transactions. Configure your client to use an API version of 1.24 or later. See your [client documentation](#) for instructions.

The XML schema URL for the Simple Order API is at the same location as the production URL:

`https://ics2wsa.ic3.com/commerce/1.x/transactionProcessor`

Transaction Endpoints

For live transactions, send requests to the production URL:

`https://ics2wsa.ic3.com/commerce/1.x/transactionProcessor`

For test transactions, send requests to the test URL:

`https://ics2wstesta.ic3.com/commerce/1.x/transactionProcessor`

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 [Simple Order API and SOAP Toolkit 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 Debit Services

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

```
<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.24">
  <merchantID>dd_test</merchantID>
  <merchantReferenceCode>testmerchrefnu</merchantReferenceCode>
  <billTo>
    <firstName>Bob</firstName>
    <lastName>Smith</lastName>
    <street1>1st Test Way</street1>
    <city>Vienna</city>
    <country>Austria</country>
    <email>example@example.com</email>
  </billTo>
  <purchaseTotals>
    <currency>EUR</currency>
    <grandTotalAmount>50</grandTotalAmount>
  </purchaseTotals>
```

```

<fundTransfer>
  <iban>AT611904300234573201</iban>
</fundTransfer>
<bankInfo>
  <country>AT</country>
  <swiftCode>RVSAAT2S024</swiftCode>
</bankInfo>
<directDebitService run="false">
  <recurringType>1</recurringType>
  <mandateID>1234564798</mandateID>
  <mandateAuthenticationDate>20150909</mandateAuthenticationDate>
</directDebitService>
<directDebitValidateService run="true"/>
</requestMessage>

```

Below are the transaction reply fields.

Example 2 Direct Debit Validate Reply

```

<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.24">
  <c:merchantReferenceCode>testmerchrefnu</c:merchantReferenceCode>
  <c:requestID>4419573943745000001520</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:purchaseTotals>
    <c:currency>eur</c:currency>
  </c:purchaseTotals>
  <c:directDebitValidateReply>
    <c:reasonCode>100</c:reasonCode>
    <c:amount>50.00</c:amount>
    <c:requestDateTime>2015-09-11T07:43:14Z</c:requestDateTime>
    <c:reconciliationID>02WWNTQG000000IE49RQHA</c:reconciliationID>
    <c:processorResponse>100</c:processorResponse>
    <c:iban>AT611904300234573201</c:iban>
    <c:bankSwiftCode>RVSAAT2S024</c:bankSwiftCode>
  </c:directDebitValidateReply>
</c:replyMessage>

```

For detailed descriptions of all request fields see [page 27](#) and for reply fields see [page 37](#).

To request a direct debit validation including the BBAN:

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

```

<fundTransfer>
  <accountNumber>6576456576453546</accountNumber>
</fundTransfer>
<bankInfo>
  <bankCode>123465</bankCode>
</bankInfo>

```

For detailed descriptions of all request fields see [page 27](#) and for reply fields see [page 37](#).

Direct Debit

To request a direct debit including the IBAN:

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

Example 3 Direct Debit Request including the IBAN

```

<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.24">
  <merchantID>dd_test</merchantID>
  <merchantReferenceCode>testmerchrefnu</merchantReferenceCode>
  <billTo>
    <firstName>Bob</firstName>
    <lastName>Smith</lastName>
    <street1>1st Test Way</street1>
    <city>Vienna</city>
    <country>Austria</country>
    <email>example@example.com</email>
  </billTo>
  <purchaseTotals>
    <currency>EUR</currency>
    <grandTotalAmount>50.00</grandTotalAmount>
  </purchaseTotals>
  <fundTransfer>
    <iban>AT611904300234573201</iban>
  </fundTransfer>
  <bankInfo>
    <country>AT</country>
    <swiftCode>RVSAAT2S024</swiftCode>
  </bankInfo>

```

```

<directDebitService run="true">
  <recurringType>1</recurringType>
  <mandateID>1234564798</mandateID>
  <mandateAuthenticationDate>20150909</mandateAuthenticationDate>
</directDebitService>
</requestMessage>

```

Below are the transaction reply fields.

Example 4 Direct Debit Reply

```

<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.24">
  <c:merchantReferenceCode>testmerchrefnu</c:merchantReferenceCode>
  <c:requestID>4419575367615000001521</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:purchaseTotals>
    <c:currency>eur</c:currency>
  </c:purchaseTotals>
  <c:directDebitReply>
    <c:reasonCode>100</c:reasonCode>
    <c:amount>50.00</c:amount>
    <c:requestDateTime>2015-09-11T07:45:36Z</c:requestDateTime>
    <c:reconciliationID>02WWNTRG000000IE49RT3N</c:reconciliationID>
  </c:directDebitReply>
</c:replyMessage>

```

For detailed descriptions of all request fields see [page 27](#) and for reply fields see [page 37](#).

To request a direct debit validation including the BBAN:

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

```

<fundTransfer>
  <accountNumber>6576456576453546</accountNumber>
</fundTransfer>
<bankInfo>
  <bankCode>123465</bankCode>
</bankInfo>

```

For detailed descriptions of all request fields see [page 27](#) and for reply fields see [page 37](#).

Direct Debit Refund

To request a direct debit refund including the IBAN:

Step 1 Include the following fields in the request.

Example 5 Direct Debit Refund Request including the IBAN

```
<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.24">
  <merchantID>dd_test</merchantID>
  <merchantReferenceCode>testmerchrefnu</merchantReferenceCode>
  <billTo>
    <firstName>Bob</firstName>
    <lastName>Smith</lastName>
    <street1>1st Test Way</street1>
    <city>Vienna</city>
    <country>Austria</country>
    <email>example@example.com</email>
  </billTo>
  <purchaseTotals>
    <currency>EUR</currency>
    <grandTotalAmount>50.00</grandTotalAmount>
  </purchaseTotals>
  <fundTransfer>
    <iban>AT611904300234573201</iban>
  </fundTransfer>
  <bankInfo>
    <country>AT</country>
    <swiftCode>RVSAAT2S024</swiftCode>
  </bankInfo>
  <directDebitRefundService run="true">
    <recurringType>1</recurringType>
    <mandateID>1234564798</mandateID>
    <mandateAuthenticationDate>20150909</mandateAuthenticationDate>
  </directDebitRefundService>
</requestMessage>
```

Below are the transaction reply fields.

Example 6 Direct Debit Refund Reply

```
<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.24">
  <c:merchantReferenceCode>testmerchrefnu</c:merchantReferenceCode>
  <c:requestID>4419579878515000001520</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:purchaseTotals>
    <c:currency>eur</c:currency>
  </c:purchaseTotals>
  <c:directDebitRefundReply>
    <c:reasonCode>100</c:reasonCode>
    <c:amount>50.00</c:amount>
    <c:requestDateTime>2015-09-11T07:53:07Z</c:requestDateTime>
    <c:reconciliationID>02WWNTQG000000IE49RQW1</c:reconciliationID>
  </c:directDebitRefundReply>
</c:replyMessage>
```

For detailed descriptions of all request fields see [page 27](#) and for reply fields see [page 37](#).

To request a direct debit refund including the BBAN:

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

```
<fundTransfer>
  <accountNumber>6576456576453546</accountNumber>
</fundTransfer>
<bankInfo>
  <bankCode>123465</bankCode>
</bankInfo>
```

For detailed descriptions of all request fields see [page 27](#) and for reply fields see [page 37](#).

Follow-On Direct Debit Services

Direct Debit

To request a follow-on direct debit:

Step 1 Include the following fields in the request.

Example 7 Follow-On Direct Debit Request

```
<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.24">
  <merchantID>dd_test</merchantID>
  <merchantReferenceCode>testmerchrefnu</merchantReferenceCode>
  <billTo>
    <firstName>Bob</firstName>
    <lastName>Smith</lastName>
    <street1>1st Test Way</street1>
    <city>Vienna</city>
    <country>Austria</country>
    <email>example@example.com</email>
  </billTo>
  <purchaseTotals>
    <currency>EUR</currency>
    <grandTotalAmount>50.00</grandTotalAmount>
  </purchaseTotals>
  <fundTransfer>
    <accountNumber>6576456576453546</accountNumber>
  </fundTransfer>
  <bankInfo>
    <bankCode>123465</bankCode>
    <country>AT</country>
  </bankInfo>
  <directDebitService run="true">
    <validateRequestID>441957203969500001515</validateRequestID>
    <recurringType>1</recurringType>
    <mandateID>1234564798</mandateID>
    <mandateAuthenticationDate>20150909</mandateAuthenticationDate>
  </directDebitService>
</requestMessage>
```



Important

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

Below are the transaction reply fields.

Example 8 Follow-on Direct Debit Reply

```
<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.24">
  <c:merchantReferenceCode>testmerchrefnu</c:merchantReferenceCode>
  <c:requestID>4419582421045000001518</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:purchaseTotals>
    <c:currency>eur</c:currency>
  </c:purchaseTotals>
  <c:directDebitReply>
    <c:reasonCode>100</c:reasonCode>
    <c:amount>50.00</c:amount>
    <c:requestDateTime>2015-09-11T07:57:23Z</c:requestDateTime>
    <c:reconciliationID>02WWNTOG000000IE49QIH2</c:reconciliationID>
  </c:directDebitReply>
</c:replyMessage>
```

For detailed descriptions of all request fields see [page 27](#) and for reply fields see [page 37](#).

Direct Debit Refund

To request a follow-on direct debit refund:

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

Example 9 Follow-On Direct Debit Refund Request

```
<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.24">
  <merchantID>dd_test</merchantID>
  <merchantReferenceCode>testmerchrefnu</merchantReferenceCode>
  <billTo>
    <firstName>Bob</firstName>
    <lastName>Smith</lastName>
    <street1>1st Test Way</street1>
    <city>Vienna</city>
    <country>Austria</country>
    <email>example@example.com</email>
  </billTo>
  <purchaseTotals>
    <currency>EUR</currency>
    <grandTotalAmount>50.00</grandTotalAmount>
  </purchaseTotals>
```

```

<fundTransfer>
  <accountNumber>6576456576453546</accountNumber>
</fundTransfer>
<bankInfo>
  <bankCode>123465</bankCode>
  <country>AT</country>
</bankInfo>
<directDebitRefundService run="true">
  <directDebitRequestID>441958242104500001518</directDebitRequestID>
  <recurringType>1</recurringType>
  <mandateID>1234564798</mandateID>
  <mandateAuthenticationDate>20150909</mandateAuthenticationDate>
</directDebitRefundService>
</requestMessage>

```



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

Below are the transaction reply fields.

Example 10 Follow-on Direct Debit Refund Reply

```

<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.24">
  <c:merchantReferenceCode>testmerchrefnu</c:merchantReferenceCode>
  <c:requestID>441958446456500001520</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:purchaseTotals>
    <c:currency>eur</c:currency>
  </c:purchaseTotals>
  <c:directDebitRefundReply>
    <c:reasonCode>100</c:reasonCode>
    <c:amount>50.00</c:amount>
    <c:requestDateTime>2015-09-11T08:00:46Z</c:requestDateTime>
    <c:reconciliationID>02WWNTQG000000IE49RRNC</c:reconciliationID>
  </c:directDebitRefundReply>
</c:replyMessage>

```

For detailed descriptions of all request fields see [page 27](#) and for reply fields see [page 37](#).

Direct Debit Void

To request a follow-on direct debit void:

Step 1 Include the following fields in the request.

Example 11 Follow-On Direct Debit Void Request

```
<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.24">
  <merchantID>dd_test</merchantID>
  <merchantReferenceCode>testmerchrefnu</merchantReferenceCode>
  <voidService run="true">
    <voidRequestID>4419577124885000001518</voidRequestID>
  </voidService>
</requestMessage>
```



Important

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

Below are the transaction reply fields.

Example 12 Follow-On Direct Debit Void Reply

```
<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.24">
  <c:merchantReferenceCode>testmerchrefnu</c:merchantReferenceCode>
  <c:requestID>4419587288875000001514</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:purchaseTotals>
    <c:currency>EUR</c:currency>
  </c:purchaseTotals>
  <c:voidReply>
    <c:reasonCode>100</c:reasonCode>
    <c:requestDateTime>2015-09-11T08:05:28Z</c:requestDateTime>
    <c:amount>50.00</c:amount>
    <c:currency>eur</c:currency>
  </c:voidReply>
</c:replyMessage>
```

For detailed descriptions of all request fields see [page 27](#) and for reply fields see [page 37](#).

Direct Debit Refund Void

To request a follow-on direct debit refund void:

Step 1 Include the following fields in the request.

Example 13 Follow-On Direct Debit Void Request

```
<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.24">
  <merchantID>dd_test</merchantID>
  <merchantReferenceCode>testmerchrefnu</merchantReferenceCode>
  <voidService run="true">
    <voidRequestID>4419577124885000001518</voidRequestID>
  </voidService>
</requestMessage>
```



Important

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

Below are the transaction reply fields.

Example 14 Direct Debit Refund Void Reply

```
<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.24">
  <c:merchantReferenceCode>testmerchrefnu</c:merchantReferenceCode>
  <c:requestID>4419587288875000001514</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:purchaseTotals>
    <c:currency>EUR</c:currency>
  </c:purchaseTotals>
  <c:voidReply>
    <c:reasonCode>100</c:reasonCode>
    <c:requestDateTime>2015-09-11T08:05:28Z</c:requestDateTime>
    <c:amount>50.00</c:amount>
    <c:currency>eur</c:currency>
  </c:voidReply>
</c:replyMessage>
```

For detailed descriptions of all request fields see [page 27](#) and for reply fields see [page 37](#).

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 15 UK Direct Debit Mandate Lodgement

```
<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.24">
  <merchantID>dd_test</merchantID>
  <merchantReferenceCode>testmerchrefnu</merchantReferenceCode>
  <billTo>
    <firstName>Bob</firstName>
    <lastName>Smith</lastName>
    <street1>1st Test Way</street1>
    <city>London</city>
    <country>United Kingdom</country>
    <email>example@example.com</email>
  </billTo>
  <purchaseTotals>
    <currency>GBP</currency>
    <grandTotalAmount>0</grandTotalAmount>
  </purchaseTotals>
  <fundTransfer>
    <accountNumber>6576456576453546</accountNumber>
  </fundTransfer>
  <bankInfo>
    <bankCode>123465</bankCode>
    <country>GB</country>
  </bankInfo>

  <directDebitService run="true">
    <recurringType>5</recurringType>
    <mandateID>1234564798</mandateID>
    <mandateAuthenticationDate>20150909</mandateAuthenticationDate>
  </directDebitService>
  <prenoteTransaction>true</prenoteTransaction>
</requestMessage>
```

**Important**

The **prenoteTransaction** field must be set to true to indicate that the request is to lodge a direct debit mandate and is not a direct debit request. The **purchaseTotals_grandTotalAmount** field must be set to 0 and the **directDebitService_recurringType** field must be set to 5, 6, or 7.

Below are the transaction reply fields.

Example 16 Direct Debit Mandate Lodgement Reply

```
<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.24">
  <c:merchantReferenceCode>testmerchrefnu</c:merchantReferenceCode>
  <c:requestID>4422189794305000001515</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:purchaseTotals>
    <c:currency>gbp</c:currency>
  </c:purchaseTotals>
  <c:directDebitReply>
    <c:reasonCode>100</c:reasonCode>
    <c:amount>0.00</c:amount>
    <c:requestDateTime>2015-09-14T08:22:59Z</c:requestDateTime>
    <c:reconciliationID>02WWNTMG000000IE4A4IL4</c:reconciliationID>
  </c:directDebitReply>
</c:replyMessage>
```

For detailed descriptions of all request fields see [page 27](#) and for reply fields see [page 37](#).

Direct Debit

To request a UK direct debit:

Step 1 Include the following fields in the request.

Example 17 UK Direct Debit Request

```
<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.24">
  <merchantID>dd_test</merchantID>
  <merchantReferenceCode>testmerchrefnu</merchantReferenceCode>
  <billTo>
    <firstName>Bob</firstName>
    <lastName>Smith</lastName>
    <street1>1st Test Way</street1>
    <city>London</city>
    <country>United Kingdom</country>
    <email>example@example.com</email>
  </billTo>
```



```

<purchaseTotals>
  <currency>GBP</currency>
  <grandTotalAmount>50.00</grandTotalAmount>
</purchaseTotals>
<fundTransfer>
  <accountNumber>6576456576453546</accountNumber>
</fundTransfer>
<bankInfo>
  <bankCode>123465</bankCode>
  <country>GB</country>
</bankInfo>
<directDebitService run="true">
  <recurringType>1</recurringType>
  <mandateID>1234564798</mandateID>
  <mandateAuthenticationDate>20150909</mandateAuthenticationDate>
</directDebitService>
</requestMessage>

```

**Important**

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

Below are the transaction reply fields.

Example 18 UK Direct Debit Reply

```

<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.24">
  <c:merchantReferenceCode>testmerchrefnu</c:merchantReferenceCode>
  <c:requestID>4422195345155000001516</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:purchaseTotals>
    <c:currency>gbp</c:currency>
  </c:purchaseTotals>
  <c:directDebitReply>
    <c:reasonCode>100</c:reasonCode>
    <c:amount>50.00</c:amount>
    <c:requestDateTime>2015-09-14T08:32:14Z</c:requestDateTime>
    <c:reconciliationID>02WWNTNG000000IE4A4JRM</c:reconciliationID>
  </c:directDebitReply>
</c:replyMessage>

```

For detailed descriptions of all request fields see [page 27](#) and for reply fields see [page 37](#).

Simple Order API Fields

Formatting Restrictions

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

**Note**

The values of the **item_#_** fields must not contain carets (^) or colons (:) because these characters are reserved for use by CyberSource services. The values of all request fields must not contain new lines or carriage returns. However, they can contain embedded spaces and any other printable characters. All leading and trailing spaces will be removed.

Data Type Definitions

For more information about these data types, see the *World Wide Web Consortium (W3C) XML Schema Part 2: Datatypes* specification:

<http://www.w3.org/TR/2001/REC-xmlschema-2-20010502/>

- **Integer**—Whole number {..., -3, -2, -1, 0, 1, 2, 3, ...}.
- **String**—Sequence of letters, numbers, spaces, and special characters, such as @ and #.

Request Fields

See *Getting Started with CyberSource Advanced for the Simple Order API* for information on how name-value pair names relate to their corresponding XML element names.

Table 4 Request Fields for the Simple Order API

Request Field	Description	Required (R) or Optional (O)	Data Type & Length
bankInfo_bankCode	<p>Code used to identify the customer's bank.</p> <p>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>If the BBAN is included, the bankInfo_bankCode field is 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>Validate (See description)</p> <p>Direct Debit (See description)</p> <p>Refund (See description)</p>	String (10)
bankInfo_branchCode	<p>Code used to identify the branch of the customer's bank when you are not using the IBAN.</p> <p>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)

Table 4 Request Fields for the Simple Order API (Continued)

Request Field	Description	Required (R) or Optional (O)	Data Type & Length
bankInfo_country	Country in which 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.	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 (2)
bankInfo_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 Debit Services," page 12.	Validate (See description) Direct Debit (See description) Refund (See description)	String (11)
billTo_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)
billTo_country	Country for the billing address. Possible values are the two-character <i>ISO Standard Country Codes</i> .	Validate (R) Direct Debit (R) Refund (R)	String (2)
billTo_email	Customer's email address including the full domain name. Example: jdoe@example.com	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 (50)

Table 4 Request Fields for the Simple Order API (Continued)

Request Field	Description	Required (R) or Optional (O)	Data Type & Length
billTo_firstName	Customer's first name. The size of the billTo_firstName and billTo_lastName fields combined cannot exceed 27 characters.	Validate (R) Direct Debit (R) Refund (R)	String (See description)
billTo_lastName	Customer's last name. The size of the billTo_firstName and billTo_lastName fields combined cannot exceed 27 characters.	Validate (R) Direct Debit (R) Refund (R)	String (See description)
billTo_postalCode	Postal code for the billing address. The postal code must consist of 5 to 9 digits. 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 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	Validate (R if billTo_country is US or CA) Direct Debit (R if billTo_country is US or CA) Refund (R if billTo_country is US or CA)	String (10)
billTo_state	State for the billing address. Required if billTo_country value is U.S. or Canada. 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)
billTo_street1	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)
billTo_street2	Additional street address information for the billing address.	Validate (O) Direct Debit (O) Refund (O)	String (28)

Table 4 Request Fields for the Simple Order API (Continued)

Request Field	Description	Required (R) or Optional (O)	Data Type & Length
directDebitRefundService_ directDebitRequestID	The requestID value returned from a previous request for the directDebitService 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 Simple Order API .	Refund (R for follow-on refunds. Not used for standalone refunds.)	String (26)
directDebitRefundService_ directDebitRequestToken	The requestToken value returned from a previous request for the directDebitService service. 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. For more information about request tokens, see Getting Started with CyberSource Advanced for the Simple Order API .	Refund (O for follow-on refunds. Not used for standalone refunds.)	String (256)
directDebitRefundService_run	Flag indicating whether or not to include the directDebitRefundService service in your request. Possible values: <ul style="list-style-type: none"> ■ true: include the service in your request. ■ false (default): do not include the service in your request. 	Refund (R)	String (5)
directDebitService_ mandateAuthenticationDate	The date of when the mandate was authenticated. The format is <code>yyyymmdd</code> See " Direct Debit Mandate Lodgement ," page 23.	Direct Debit (See description) ⁴	Numeric (8)
directDebitService_ mandateID	The identification reference for the direct debit mandate. See " Direct Debit Mandate Lodgement ," page 23.	Direct Debit (See description)	String (35)

Table 4 Request Fields for the Simple Order API (Continued)

Request Field	Description	Required (R) or Optional (O)	Data Type & Length
directDebitService_recurringType	<p>Indicates 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:</p> <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 23. ■ 6: cancel the direct debit mandate. ■ 7: change the direct debit mandate from manual to electronic. 	Direct Debit (See description)	Numeric (1)
directDebitService_run	<p>Flag indicating whether or not to include directDebitService in your request. Possible values:</p> <ul style="list-style-type: none"> ■ true: include the service in your request. ■ false (default): do not include the service in your request. 	Direct Debit (R)	String (5)
directDebitService_validateRequestID	<p>The requestID value returned from a previous request for the directDebitValidateService 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 Simple Order API.</p>	Debit (R for follow-on direct debits. Not used for standalone direct debits.)	String (26)
directDebitService_validateRequestToken	<p>The requestToken value returned from a previous request for the directDebitValidateService 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 Simple Order API.</p>	Debit (O for follow-on direct debits. Not used for standalone direct debits.)	String (256)

Table 4 Request Fields for the Simple Order API (Continued)

Request Field	Description	Required (R) or Optional (O)	Data Type & Length
directDebitValidateService_run	Flag indicating whether or not to include the directDebitValidateService service in your request. Possible values: <ul style="list-style-type: none"> ■ true: include the service in your request. ■ false (default): do not include the service in your request. 	Validate (R)	String (5)
fundTransfer_accountNumber	Customer's bank account number. If this value consists of more than 16 digits, the request will fail.	Validate (R) Direct Debit (See description) Refund (R for standalone refunds. O for follow-on refunds.)	String (16)
fundTransfer_bankCheckDigit	Code used to validate the customer's account number. Required for France. Not used in other countries.	Validate (R for France.) Direct Debit (R for France.) Refund (R for France.)	String (2)
fundTransfer_iban	International Bank Account Number (IBAN.) See "SEPA Direct Debit Services," page 12.	Validate (See description) Direct Debit (See description) Refund (See description)	String (34)
item_#_productCode	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 Appendix B, "Product Codes," on page 41 for the valid values. If you set this field to a value other than default, stored_value, or any of the values related to shipping and/or handling, the item_#_quantity , item_#_productName , and item_#_productSKU fields are required. For more information about required item-level fields, see Getting Started with CyberSource Advanced for the Simple Order API.	Validate (O) Direct Debit (O) Refund (O)	String (30)

Table 4 Request Fields for the Simple Order API (Continued)

Request Field	Description	Required (R) or Optional (O)	Data Type & Length
item_#_productName	Product's name. Required if item_#_productCode is not default, stored_value , or one of the values related to shipping or handling.	Validate (O) Direct Debit (O) Refund (O)	String (30)
item_#_productSKU	Product identifier code. Required if item_#_productCode is not default, stored_value , or one of the values related to shipping or handling.	Validate (O) Direct Debit (O) Refund (O)	String (30)
item_#_quantity	Quantity of the product being purchased. The default is 1. Required if item_#_productCode is not default, stored_value , or one of the values related to shipping or handling.	Validate (O) Direct Debit (O) Refund (O)	Integer (10)
item_#_taxAmount	<p>Tax amount associated with this item. The field is additive. For example, if you send one item including the unitPrice field of 10.00 and the taxAmount field of 0.80, and you send another item with the unitPrice field of 20.00 and the taxAmount field of 1.60, the total amount authorized will be for 32.40, not 30.00 with 2.40 of tax included.</p> <p>The item_#_unitPrice field and the item_#_taxAmount field must be in the same currency.</p> <p>If you include the item_#_taxAmount field, and you also include the taxService service in your request, the taxService service will not calculate tax for the item. Instead, it will return the value in the item_#_taxAmount field.</p>	Validate (O) Direct Debit (O) Refund (O)	String (15)
item_#_unitPrice	<p>Per-item price of the product. You must include either this field or purchaseTotals_grandTotalAmount in your request. This value cannot be negative. See the information about items and grand totals in Getting Started with CyberSource Advanced for the Simple Order 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>	Validate (See description) Direct Debit (See description) Refund (See description)	Integer (12)

Table 4 Request Fields for the Simple Order API (Continued)

Request Field	Description	Required (R) or Optional (O)	Data Type & Length
linkToRequest	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 Simple Order API .	Direct Debit (O)	String (26)
merchantID	Your CyberSource merchant ID.	Validate (R) Direct Debit (R) Refund (R)	String (30)
merchantReferenceCode	Merchant-generated order reference or tracking number. Important Do not use the following punctuation symbols in this value: pipe (), caret (^), percent symbol (%), backslash (\), forward slash (/).	Validate (R) Direct Debit (R) Refund (R)	String (22)
orderRequestToken	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. For more information about request tokens, see Getting Started with CyberSource Advanced for the Simple Order API .	Debit (O for follow-on direct debits. Not used for standalone direct debits.) Refund (R for follow-on refunds. Not used for standalone refunds.)	String (256)

Table 4 Request Fields for the Simple Order API (Continued)

Request Field	Description	Required (R) or Optional (O)	Data Type & Length
prenoteTransaction	<p>Indicates whether the merchant intends to perform a pre-note transaction and to forward mandate information to the issuer. The possible values are:</p> <ul style="list-style-type: none"> ■ true: include pre-note transaction in your request. ■ false: do not include pre-note transaction in your request. <p>This field is optional for standalone direct debit with BBAN requests. It is not used in other requests. If you include the prenoteTransaction field in your request, you must also include the purchaseTotals_grandTotalAmount field in your request and set the value to 0.</p> <p>Note Based on the <i>BACS Automated Direct Debit Instruction Service (AUDDIS)</i>, U.K. merchants have to lodge the mandate ID prior to a direct debit deposit. The process requires the biller to send a pre-notification to the payer at least five calendar days before collecting the payment. See "UK Domestic Direct Debits (BACS)," page 23</p>	Direct Debit (See description)	String (5)
purchaseTotals_currency	<p>Currency used for the order. Possible values are the ISO Standard Currency Codes for the currencies listed in "Supported Countries," page 10.</p>	Validate (R) Direct Debit (R) Refund (R)	Integer (3)
purchaseTotals_grandTotalAmount	<p>Grand total for the order. You must include either this field or item_#_unitPrice in your request. For more information about items and grand totals, see Getting Started with CyberSource Advanced for the Simple Order API.</p> <p>Note If you include the prenoteTransaction field in your request, you must also include this field in your request and set the value to 0.</p>	Validate (See description) Direct Debit (See description) Refund (See description)	Integer (12)
shipTo_city	<p>City to which the product will be shipped.</p>	Direct Debit (R if any shipTo_ fields are included in the request.)	String (20)
shipTo_country	<p>Country to which the product will be shipped. Possible values are the two-character ISO Standard Country Codes.</p>	Direct Debit (O)	String (2)

Table 4 Request Fields for the Simple Order API (Continued)

Request Field	Description	Required (R) or Optional (O)	Data Type & Length
shipTo_firstName	First name of the person receiving the product. The size of shipTo_firstName and shipTo_lastName fields combined cannot exceed 27 characters.	Direct Debit (O)	String (60)
shipTo_lastName	Last name of the person receiving the product. The size of shipTo_firstName and shipTo_lastName fields combined cannot exceed 27 characters.	Direct Debit (O)	String (60)
shipTo_postalCode	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 shipTo_country is US or CA)	String (10)
shipTo_state	State or province to which the product will be shipped. Required if shipTo_country =US or CA . Possible values are the State, Province, and Territory Codes for the United States and Canada .	Direct Debit (See description)	String (2)
shipTo_street1	First line of the address to which the product will be shipped.	Direct Debit (R if any shipTo_ fields are included in the request.)	String (28)
shipTo_street2	Second line of the address to which the product will be shipped.	Direct Debit (O)	String (28)
voidService_voidRequestID	Request ID of the direct debit or direct debit refund you want to void.	Void (R)	String (26)

Reply Fields

Table 5 Reply Fields for the Simple Order API

Reply Field	Description	Returned By	Data Type & Length
decision	Summary of the result for the overall request. Possible values: <ul style="list-style-type: none"> ■ ACCEPT ■ ERROR ■ REJECT 	Validate Direct Debit Refund	String (6)
directDebitRefundReply_amount	Amount of the direct debit refund.	Refund	String (15)
directDebitRefundReply_processorResponse	Response code from the processor.	Refund	String (10)
directDebitRefundReply_reasonCode	Numeric value that indicates the result of the direct debit refund request. See "Reason Codes," page 40 , for the possible values.	Refund	Integer (5)
directDebitRefundReply_reconciliationID	Reference number you can use to reconcile the transaction.	Refund	String (22)
directDebitRefundReply_requestDateTime	Time the direct debit refund was requested. The format is YYYY-MM-DDThh:mm:ssZ. For example, 2006-08-11T22:47:57Z 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	String (20)
directDebitReply_amount	Amount of the direct debit.	Direct Debit	String (15)
directDebitReply_processorResponse	Response code from the processor.	Direct Debit	String (10)
directDebitReply_reasonCode	Numeric value that indicates the result of the direct debit request. See "Reason Codes," page 40 , for the possible values.	Direct Debit	Integer (5)
directDebitReply_reconciliationID	Reference number you can use to reconcile the transaction.	Direct Debit	String (22)

Table 5 Reply Fields for the Simple Order API (Continued)

Reply Field	Description	Returned By	Data Type & Length
directDebitReply_ requestDateTime	Time the direct debit was requested. The format is YYYY-MM-DDThh:mm:ssZ. For example, 2006-08-11T22:47:57Z 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	String (20)
directDebitValidateReply_ amount	The amount sent in the direct debit validate request in either the item_#_unitPrice or purchaseTotals_grandTotalAmount fields.	Validate	String (15)
directDebitValidateReply_ bankSwiftCode	Bank's SWIFT code. Unique address of the bank. Also known as the Bank Identification Code (BIC).	Validate	String (11)
directDebitValidateReply_ iban	International Bank Account Number (IBAN).	Validate	String (34)
directDebitValidateReply_ processorResponse	Response code from the processor.	Validate	String (10)
directDebitValidateReply_ reasonCode	Numeric value that indicates the result of the direct debit validate request. See "Reason Codes," page 40 , for the possible values.	Validate	Integer (5)
directDebitValidateReply_ reconciliationID	Reference number you can use to reconcile the transaction.	Validate	String (22)
directDebitValidateReply_ requestDateTime	Time the direct debit validate was requested. The format is YYYY-MM-DDThh:mm:ssZ. For example, 2006-08-11T22:47:57Z 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	String (20)
invalidField_0...N	Fields in the request that contained invalid data. These reply fields are included as an aid to software developers only. No attempt should be made to use these fields for end-user interaction. For more information about missing and invalid fields, see Getting Started with CyberSource Advanced for the Simple Order API .	Validate Direct Debit Refund	String (100)

Table 5 Reply Fields for the Simple Order API (Continued)

Reply Field	Description	Returned By	Data Type & Length
merchantReferenceCode	Order reference or tracking number that you provided in the request. If you included multi-byte characters in this field in the request, the returned value might contain corrupted characters.	Validate Direct Debit Refund	String (50)
missingField_0...N	Required fields that were missing from the request. These reply fields are included as an aid to software developers only. No attempt should be made to use these fields for end user interaction. For more information about missing and invalid fields, see Getting Started with CyberSource Advanced for the Simple Order API .	Validate Direct Debit Refund	String (100)
purchaseTotals_currency	Currency used for the order. Possible values are the ISO Standard Currency Codes for the currencies listed in "Supported Countries," page 10.	Validate Direct Debit Refund	String (5)
reasonCode	Numeric value that indicates the result of the overall request. See "Reason Codes," page 40 , for the possible values.	Validate Direct Debit Refund	Integer (5)
requestID	Identifier for the request.	Validate Direct Debit Refund	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. For more information about request tokens, see Getting Started with CyberSource Advanced for the Simple Order API .	Validate Direct Debit Refund	String (256)
voidReply_amount	Total amount of the void.	Void	Decimal (15)
voidReply_currency	Currency used for the transaction. Possible values are the ISO Standard Currency Codes for currencies.	Void	Integer (3)
voidReply_reasonCode	Numeric value that indicates the result of the overall request. See "Reason Codes," page 40 , for the possible values.	Void	Integer (5)
voidReply_requestDateTime	Time at which the void was requested in UTC. See "Data Type Definitions," page 26 , for the field's format.	Void	Date and time (20)

Reason Codes

The codes in the following table give the results of your Simple Order API request. They are returned in the **reasonCode** and **<service>_reasonCode** reply fields.



Important

Because CyberSource can add reply fields and reason codes at any time, proceed as follows:

- You should parse the reply data according to the names of the fields instead of their order in the reply. For more information on parsing reply fields, see the documentation for your client.
- Your error handler should use the **decision** field to obtain the result if it receives a reason code that it does not recognize.

Table 6 Reason Codes for the Simple Order API

Reason Code	Description
100	Successful transaction.
102	One or more fields in the request contains invalid data. Possible action: See the reply fields invalidField_0...N for which fields are invalid. Resend the request with the correct information.
150	Error: General system failure. See the documentation for your CyberSource client for information about how to handle retries in the case of system errors.
203	Error: General decline of the account. No other information provided by the processor or the bank. Possible action: Request a different account number or other form of payment.

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 **item_#_productCode**.

Table 7 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.