

Secure Acceptance Checkout API — Service Fees

October 2018



Important

Service fees are supported only if Wells Fargo is your acquiring bank and FDC Nashville Global is your payment processor. The supported card types are Visa, Mastercard, American Express, and Discover.

Automatic authorization reversals are not supported for Service Fee transactions using Secure Acceptance Checkout API.

This document describes:

- How to create a Secure Acceptance Checkout API profile with the service fee functionality enabled. These steps detail only the **required** configuration steps needed—see ["Creating a Secure Acceptance Checkout API Profile," page 2](#).
- The service fee transaction flow—see ["Service Fee Transaction Flow," page 5](#).
- The required **conditions_accepted** API field for the service fee service—see [page 6](#).
- An example request and reply message—see ["Service Fee Examples," page 7](#).

For all other API field descriptions and for detailed information regarding Secure Acceptance Checkout API profiles, see *Secure Acceptance Checkout API Development Guide* ([PDF](#) | [HTML](#)).

Requirements

As part of the checkout process, you must display a terms and conditions statement for the service fee. A customer must accept the terms and conditions before submitting an order.

Before you can use the service fee functionality you must:

- Contact Wells Fargo to have your CyberSource account configured for this feature.
and
- Contact CyberSource Customer Support to have your CyberSource account configured for this feature.

Creating a Secure Acceptance Checkout API Profile



Important

The service fee setting applies to the card and eCheck payment methods. To apply the service fee to only one payment method, you need to create two Secure Acceptance profiles with the appropriate payment methods enabled on each: one with the service fee feature enabled and one with the feature disabled.

The **required** settings for a Secure Acceptance Checkout API profile are:

- Configuring Payment Settings (including service fee configuration)—see [Step 5](#) to [Step 17](#).
- Creating a Security key—see *Secure Acceptance Checkout API Development Guide* ([PDF](#) | [HTML](#)).
- Displaying a Customer Response Page—see *Secure Acceptance Checkout API Development Guide* ([PDF](#) | [HTML](#)).

To create a Secure Acceptance Checkout API profile:

Step 1 Log in to the Business Center:

- Live transactions: <https://ebc.cybersource.com>
- Test transactions: <https://ebctest.cybersource.com>

Step 2 In the left navigation panel, choose **Tools & Settings > Secure Acceptance > Profiles**.

Step 3 Enter or check the following profile information.

Table 1 Profile Information

Profile Information	Description
Profile Name	The Secure Acceptance profile name is required and cannot exceed 20 alphanumeric characters.
Description	The profile description cannot exceed 255 characters.
Integration Method	Check Silent Order POST .
Company Name	The company name is required and cannot exceed 40 alphanumeric characters.
Company Contact Name	Enter company contact information.
Company Contact Email	
Company Phone Number	
Payment Tokenization	Check Payment Tokenization . For more information, see <i>Secure Acceptance Checkout API Development Guide</i> (PDF HTML).
Decision Manager	Check Decision Manager . For more information, see <i>Secure Acceptance Checkout API Development Guide</i> (PDF HTML).

Table 1 Profile Information (Continued)

Profile Information	Description
Enable Verbose Data	Check Decision Manager . For more information, see <i>Secure Acceptance Checkout API Development Guide</i> (PDF HTML).
Generate Device Fingerprint	Check Decision Manager . For more information, see <i>Secure Acceptance Checkout API Development Guide</i> (PDF HTML).

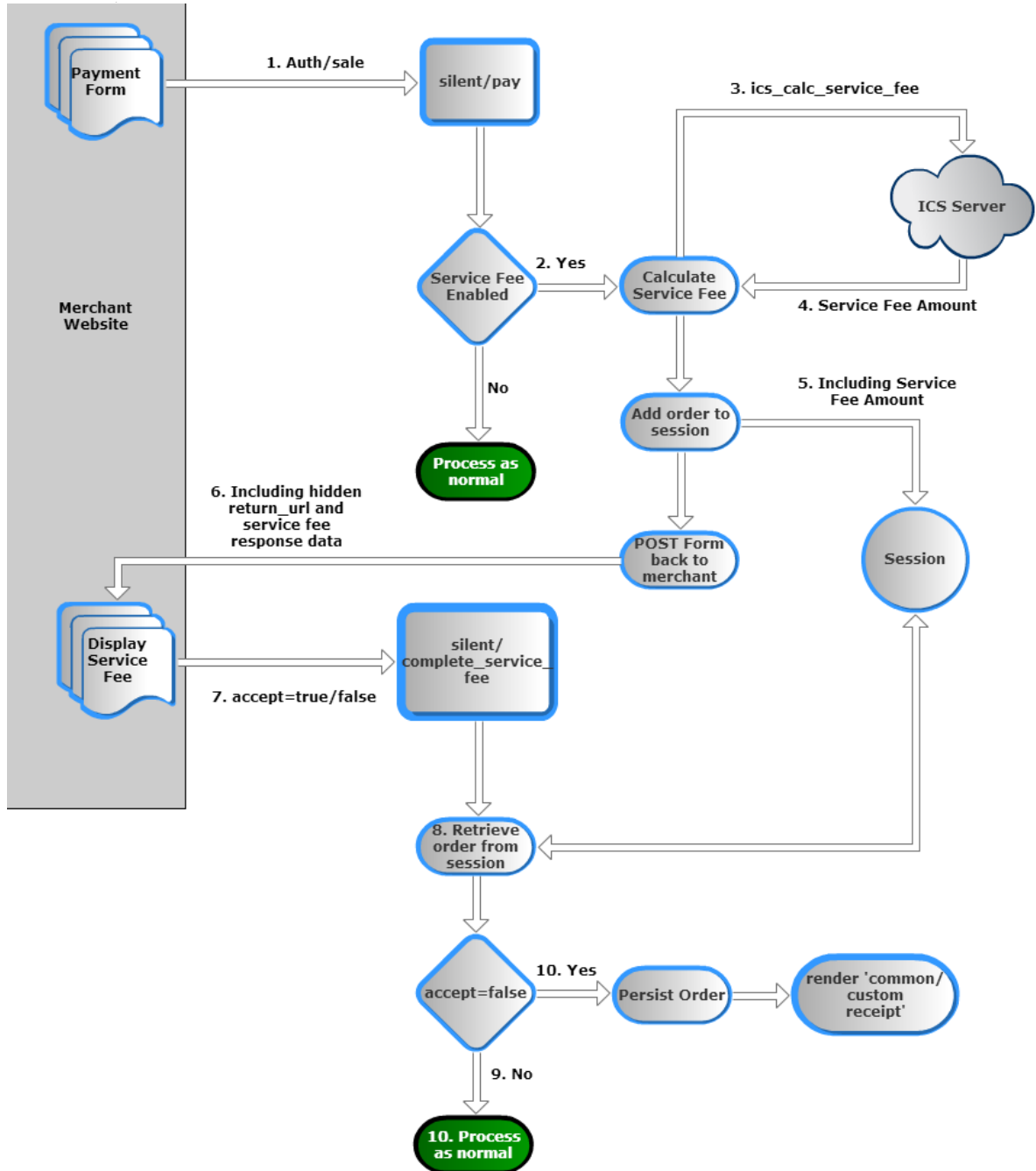
- Step 4** Click **Create**. The **Profile Settings** page appears.
- Step 5** On the Profile Settings page, click **Payment Settings**. The Payment Settings page appears.
- Step 6** Click **Add/Edit Card Types**. The Add/Edit Card Types window appears.
- Step 7** Check each card type that you want to offer to the customer as a payment method. The card types must be supported by your payment processor.
- Step 8** Click **Update**.
- Step 9** Click the pencil icon in the column for each card type. The Edit Card Settings page appears.
- Step 10** Check **Payer Authentication** for each card type that you want to offer to the customer as a payment method. The card types that support payer authentication are:
- Amex
 - Mastercard
 - Visa
- Step 11** Select the supported currency. Click **Select All** or select an individual currency and use the arrow to move it from the Disabled list to the Enabled list.
- Step 12** Click **Update**.
- Step 13** Check **Service Fee applies on transactions using this profile**. The service fee terms and conditions URL and the service fee amount are added to the customer review page.



After you save this profile you cannot disable the service fee functionality for the profile. **All** transactions using this profile will include the service fee amount. Transactions **fail** if you disable this feature. Do not disable this feature unless instructed to do so by your account manager.

- Step 14** Enter the Consent Page URL. For a service fee transaction flow diagram, see "[Service Fee Transaction Flow](#)," page 5.
- Step 15** Click **Save**.
- Step 16** You must activate the profile before you are able to use it. In the left navigation panel, choose **Tools & Settings > Secure Acceptance > Profiles**.

Step 17 Check the **Inactive Profile** and click **Promote to Active**.



Service Fee Transaction Flow

Step 1 Merchant renders Secure Acceptance Checkout API checkout page. Customer enters their payment details and submits an HTTP post for an authorization or sale to a specific Secure Acceptance Checkout API endpoint. For the full list of API fields, see *Secure Acceptance Checkout API Development Guide* ([PDF](#) | [HTML](#)).

Test Transactions	https://testsecureacceptance.cybersource.com/silent/pay
Live Transactions	https://secureacceptance.cybersource.com/silent/pay
Supported transaction types	<ul style="list-style-type: none">■ authorization■ authorization,create_payment_token■ sale■ sale,create_payment_token

Step 2 Check for merchant service fee configuration. See [Step 13](#) on [page 3](#).

Step 3 The `ics_service_fee_calculate` ICS application is called.

Step 4 The service fee amount is returned.

Step 5 The service fee amount is added to the order, and the order is saved into session.

Step 6 CyberSource POSTs the order information (including the amount) and the service fee amount to the consent page URL (see [Step 14](#) on [page 3](#)). Merchant parses the results and displays the service fee amount to the customer.

Step 7 The consumer accepts the service fee amount and submits an HTTP post with the `conditions_accepted` API field (see "[API Field Descriptions](#)," [page 6](#)) set to `true`.



Note

If the `conditions_accepted` API field is set to false, the order persists and the merchant custom receipt page is rendered.

Step 8 The order is retrieved from session and the transaction is processed as normal.

API Field Descriptions

Table 2 Request Field

Secure Acceptance Field Name	Description	Data Type & Length
conditions_accepted	Indicates whether the customer accepted the service fee amount. Possible values: <ul style="list-style-type: none">■ true: the customer accepted.■ false: the customer did not accept.	String (5)

Table 3 Reply Fields

Secure Acceptance Field Name	Description	Data Type & Length
service_fee_amount	Service fee.	Decimal (15)
service_fee_reason_code	Numeric value corresponding to the result of the credit card authorization request.	Integer (5)
service_fee_request_time	The date and time the service fee was calculated.	Date and Time (20)
service_fee_return_url	The consent page URL. See Step 14 on page 3 .	

For detailed descriptions of all the Secure Acceptance API request and reply fields, see *Secure Acceptance Checkout API Development Guide* ([PDF](#) | [HTML](#)).

Service Fee Examples



Your Secure Acceptance profile must be enabled for the service fee functionality. See ["Creating a Secure Acceptance Checkout API Profile," page 2.](#)

Example Request: Service Fee

```
access_key=a2b0c0d0e0f0g0h0i0j0k0l0m0n0o021
profile_id=demoID
reference_number=123456789
transaction_type=authorization
currency=USD
amount=100.00
locale=en
payment_method=card
card_type=001
card_number=4242424242424242
card_expiry_date=12-2022
card_cvn=005
bill_to_forename=Joe
bill_to_surname=Smith
bill_to_phone=07788888888
bill_to_email=jsmith@example.com
bill_to_address_line1=1 My Apartment
bill_to_address_line2=20 My Street
bill_to_address_city=San Francisco
bill_to_address_state=CA
bill_to_address_postal_code=94043
bill_to_address_country=US
```

Example Reply: Service Fee

```
auth_amount=100.00
auth_avs_code=U
auth_avs_code_raw=00
auth_response=0
auth_time=2017-03-21T144703Z
auth_trans_ref_no=123456789
decision=ACCEPT
message=Request was processed successfully.
reason_code=100
req_access_key=a2b0c0d0e0f0g0h0i0j0k0l0m0n0o021
req_amount=100.00
req_bill_to_forename=Joe
req_bill_to_surname=Smith
req_bill_to_phone=07788888888
req_bill_to_email=jsmith@example.com
req_bill_to_address_line1=1 My Apartment
req_bill_to_address_line2=20 My Street
req_bill_to_address_city=San Francisco
req_bill_to_address_state=CA
req_bill_to_address_postal_code=94043
req_bill_to_address_country=US
req_card_expiry_date=11-2020
req_card_type=001
req_card_number=xxxxxxxxxxx4242
req_currency=USD
req_locale=en
req_payment_method=card
req_profile_id=demoID
req_reference_number=123456789
req_transaction_type=authorization
req_transaction_uuid=55d895790bc4c8a0f4464f9426ba3b79
service_fee_amount=5.00
service_fee_reason_code=100
service_fee_return_url=https://www.demoreturnurl.com
service_fee_request_time=2014-03-11T08:39:25Z
signature=jMeHnWRKwU3xtT02j2ufRibfFpbdjUSiuWGT9hnNm00=
signed_date_time=2014-03-11T08:40:25Z
transaction_id=3500311655560181552946
```

Recent Revisions

- | | |
|--------------|---|
| October 2018 | This revision contains only editorial changes and no technical updates. |
| July 2018 | Changed the product name from <i>Secure Acceptance Silent Order POST</i> to <i>Secure Acceptance Checkout API</i> . |
| May 2015 | Added an important note. See "Creating a Secure Acceptance Checkout API Profile," page 2 . |
| June 2014 | Initial release. |

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