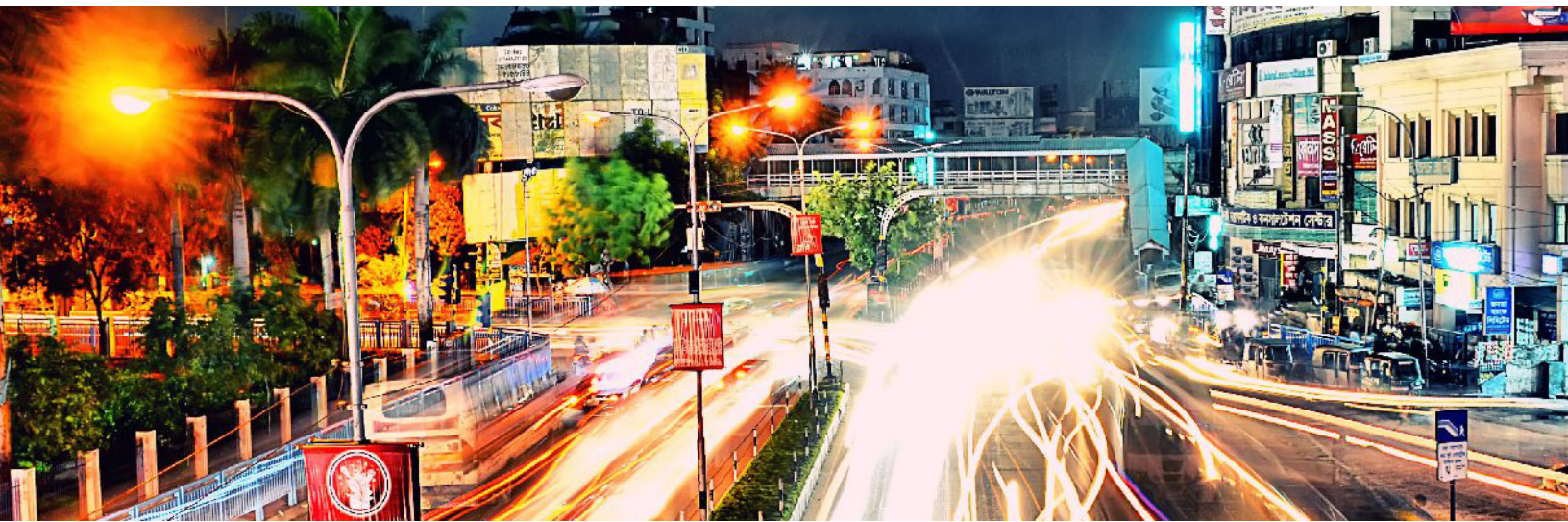# Getting Started with Visa Click to Pay

on the Cybersource Platform

cybersource
A Visa Solution

Cybersource Contact Information

For general information about our company, products, and services, go to http://www.cybersource.com.

For sales questions about any Cybersource service, email sales@cybersource.com or call 650-432-7350 or 888-330-2300 (toll free in the United States).

For support information about any Cybersource service, visit the Support Center:
http://www.cybersource.com/support

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Contents

Recent Revisions to This Document

Release	Changes
2021.01	Changed the name of *Visa Checkout* to *Visa Click to Pay*.
	Updated "Supported Countries," page 8.
2019.03	Updated the enrollment URL. See "Related Documentation," page 6.
	Updated procedures for the Business Center. See "Integrating Visa Click to Pay and Cybersource Credit Card Services," page 10.
	Updated the list of countries or regions and currencies. See Appendix A, "Supported Countries, Regions, and Payment Currencies," on page 16.
2019.02	Updated the list of reports. See "Obtaining Information About Your Transactions," page 15.
2019.01	Changed the name of *Mastercard SecureCode* to *Mastercard Identity Check*.
	Changed the name of *Verified by Visa* to *Visa Secure*.
2017.03	Added a country for merchant enrollment support. See "Supported Countries," page 8.
	Added information about using Decision Manager with Visa Checkout. See "Using Decision Manager with Visa Click to Pay," page 14.
	Updated Appendix A, "Supported Countries, Regions, and Payment Currencies," on page 16.
2017.02	Added information about receiving the PAN. See "How Visa Click to Pay and Cybersource Work Together," page 7, and "Updating Your Software," page 14.

About This Guide

Audience and Purpose

This document is written for merchants who want to use information from Visa Click to Pay to process payments through Cybersource.

This document provides an overview for integrating Visa Click to Pay and Cybersource services into an order management system.

Conventions

Warning Statements

A *Warning* contains information or instructions, which, if not heeded, can result in a security risk, irreversible loss of data, or significant cost in time or revenue or both.

Text and Command Conventions

Convention	Usage
bold	■ Field and service names in text; for example: Request the **ics_auth** service. ■ Items that you are instructed to act upon; for example: Click **Save**.

Related Documentation

Cybersource Documents

Simple Order API documents:

- *Credit Card Services Using the Simple Order API* (PDF | HTML)
- *Payer Authentication Using the Simple Order API* (PDF | HTML)
- *Visa Click to Pay Using the Simple Order API* (PDF | HTML)

SCMP API documents:

- *Credit Card Services Using the SCMP API* (PDF | HTML)
- *Payer Authentication Using the SCMP API* (PDF | HTML)
- *Visa Click to Pay Using the SCMP API* (PDF | HTML)

Secure Acceptance document:

- *Secure Acceptance Hosted Checkout Integration Guide* (PDF | HTML)

Refer to the Support Center for complete Cybersource technical documentation:

> http://www.cybersource.com/support_center/support_documentation

Visa Click to Pay Documents

These doc

- *Getting Started with Visa Checkout* (version published by Visa)
- *Visa Checkout JavaScript Integration Guide*

To obtain these documents, contact your local Cybersource sales representative:

> http://www.cybersource.com/locations

You can also obtain these documents by signing up for a Visa Click to Pay developer account:

> https://developer.visa.com/#enroll

Introduction to Visa Click to Pay

Visa Click to Pay is Visa's solution for e-commerce payments based upon the EMV$^{®}$ Secure Remote Commerce (EMV SRC) standards and specifications. With EMV SRC, a single payment profile can be used with a variety of consumer devices and participating online merchants. The standards include a common payment icon and user experience for card-based digital transactions, support for cardholder verification methods, and a common data payload built on primary account numbers (PANs) and the ability to support network tokens.

Visa Click to Pay is supported with the Cybersource Simple Order API, Cybersource SCMP API, and Secure Acceptance.

How Visa Click to Pay and Cybersource Work Together

Cybersource provides the following services to assist with your Visa Click to Pay integration:

■ Get Visa Checkout data: this service retrieves Visa Click to Pay data, which enables you to display payment and shipping details to the customer during checkout.

■ Authorization: this service enables you to send an authorization request to your processor using Visa Click to Pay payment data.

Visa Click to Pay Flow
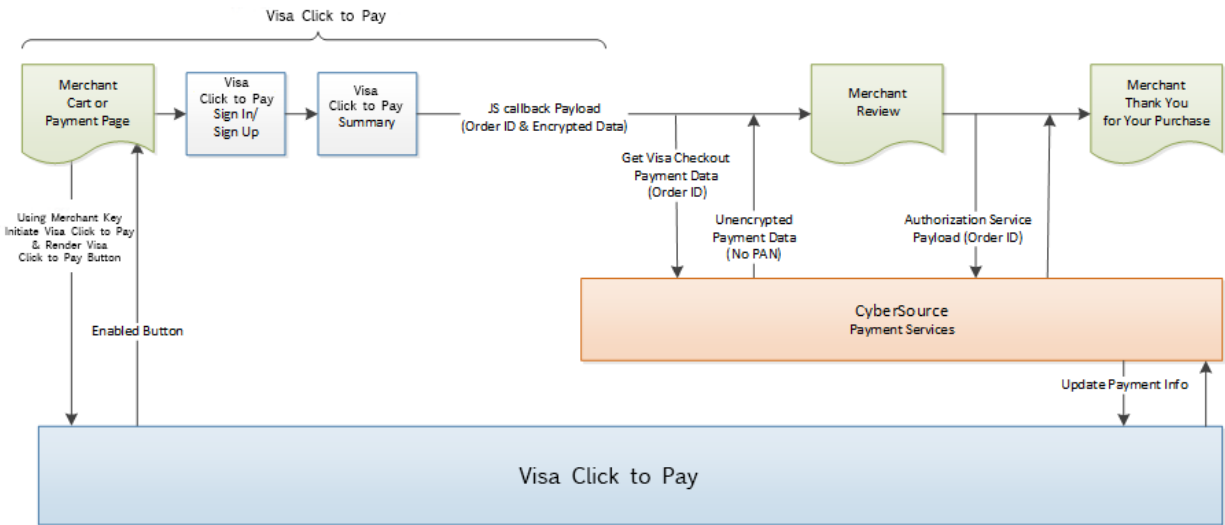
1   Your web site integrates directly with Visa Click to Pay to display the Visa Click to Pay button on your checkout page.

2   Cybersource provides the get Visa Checkout data service, which retrieves Visa Click to Pay payment data (except the PAN, unless your account is configured to receive it). You can use the retrieved data to help a customer confirm a purchase.

3   You submit an authorization request to Cybersource for credit card processing. Instead of including payment information in the authorization request, you include the Visa Click to Pay order ID.

4   At various points in the transaction cycle, you notify the customer of the transaction status.

Visa Click to Pay uses Visa Checkout services and API fields.

Supported Countries

Enrollment

Visa Click to Pay merchant enrollment is available in the following countries:

- Argentina
- Australia
- Canada
- Chile
- China Mainland

- Colombia

- France

- Hong Kong (CN)

- India

- Ireland

- Kuwait

- Malaysia

- Mexico

- New Zealand

- Peru

- Poland

- Qatar

- Saudi Arabia

- Singapore

- South Africa

- Spain

- Ukraine

- United Arab Emirates

- United Kingdom

- United States of America

Payments and Currency

For a list of the countries and currencies from which Visa Click to Pay payments are accepted, refer to Appendix A, "Supported Countries, Regions, and Payment Currencies," on page 16.

Integrating Visa Click to Pay and Cybersource Credit Card Services

## Enabling Visa Click to Pay

The Cybersource Simple Order API, Cybersource SCMP API, and Secure Acceptance support Visa Click to Pay.

To enroll yourself, you must have administrator privileges for your Cybersource account in the Business Center.

You must enable Visa Click to Pay in the Cybersource production environment for production access. You can enable Visa Click to Pay yourself if you already have a Cybersource account. If not, contact your local Cybersource sales representative.

To enable in Visa Click to Pay:

Step 1   Log in to the Business Center.

Step 2   On the left navigation pane, click the **Payment Configuration** icon.

Step 3   Click **Digital Payment Solutions**. The Digital Payments page appears.

Step 4   Click **Configure**. The Visa Merchant Services Agreement appears.

Step 5   Review the Visa Click to Pay Services Agreement, and click **Agree and Create Account**. The Visa Click to Pay Configuration panel opens to the Merchant Configuration section.

Step 6   Enter your payment details, and then click **Submit**.

If you do not already have a Cybersource account, contact your local Cybersource Sales representative to inquire about Visa Click to Pay eligibility and enrollment:

http://www.cybersource.com/locations/

During Visa Click to Pay enrollment, you can choose to receive primary account number (PAN) data. You must agree to handle the PAN data in compliance with the Payment Card Industry Data Security Standard (PCI-DSS).

During Visa Click to Pay enrollment, Visa Click to Pay issues a Visa Click to Pay production API key to you that you will use to communicate with Visa Click to Pay. Cybersource stores a copy of this key in the Business Center.

> You must keep your own copy of the Visa Click to Pay production API key in a safe place. You are responsible for maintaining adequate security and control of your Visa Click to Pay production API key.

Creating and Updating Visa Click to Pay Profiles

Visa Click to Pay profiles enable you to control the card types and shipping options in the Visa Click to Pay light box that your customers use during checkout. Visa Click to Pay profiles are supported when you use the Simple Order API, SCMP API, or Secure Acceptance Hosted Checkout to implement the Visa Click to Pay button and connect to Visa Click to Pay.

Creating and using Visa Click to Pay profiles is optional. You can create up to 100 Visa Click to Pay profiles for one web site URL associated with a Visa Click to Pay account. You can specify any Visa Click to Pay profile as the default profile, but you can have only one default profile at a time. You can create, update, and delete Visa Click to Pay profiles in real time.

When you create or edit a Visa Click to Pay profile, the available card types depend on the country in which you are located. You can associate the following shipping options with a profile:

- Shipping is not required
- Products can be shipped to specific regions

For additional information about working with Visa Click to Pay profiles, see *Getting Started with Visa Click to Pay* (version published by Visa) and the *Visa Click to Pay JavaScript Integration Guide*.

You must enroll in Visa Click to Pay before you can create and update Visa Click to Pay profiles.

To create a Visa Click to Pay profile:

Step 1   Log in to the Business Center.

Step 2   On the left navigation pane, click the **Payment Configuration** icon.

Step 3   Click **Digital Payment Solutions**. The Digital Payments page appears.

Step 4   Click **Manage Profiles**. The Manage Profiles panel opens.

Step 5   Click **New Profile**. The New Profile Configuration panel opens.

Step 6   Enter the profile name and select billing countries. Enter other details as necessary.

Table 1   Visa Click to Pay Profile Details

Profile Detail	Description
Profile Name	The Visa Click to Pay profile name is required, must be unique for each profile, and cannot exceed 50 alphanumeric characters.
Logo URL	The logo URL for the profile should be a valid URL and cannot exceed 100 characters.
Referring URL	The referring URL for the profile should be a valid URL and cannot exceed 100 characters.
Customer Support URL	The customer support URL for the profile should be a valid URL and cannot exceed 100 characters.
Logo Display Name	The logo display name cannot exceed 100 alphanumeric characters.
Default Profile	Check **Make this the Default Profile** for a profile to make it the default profile. Only one profile can be chosen as the default profile.
Accepted Cards	Select the accepted card types (Visa, Mastercard, American Express, Discover) for the profile.
	A selection for the Visa Debit card type displays as an accepted card type after you select the Visa card type and only when your business is located in Canada. If you want to select only the Visa card type, deselect the Visa Debit card type. The Visa card type remains selected.
Billing Countries	Click the pencil icon to specify the countries from which you accept payments. At least one billing country must be specified.
Shipping Countries	Click the pencil icon to specify the countries to which merchandise can be shipped.
	If you do not specify a shipping country, the shipping address is not required by Visa Click to Pay.

Step 7   Click **Save Profile**.

To edit or delete a Visa Click to Pay profile:

Step 1   Log in to the Business Center.

Step 2   On the left navigation pane, click the **Payment Configuration** icon.

Step 3   Click **Digital Payment Solutions**. The Digital Payments page appears.

Step 4   On the Digital Payments page, click **Manage Profiles**. The Manage Profiles panel opens.

- To edit a profile, click the **Edit** icon, edit the profile, and click **Save Profile**.

■   To delete a profile, click the **Delete** icon next to the profile you want to delete.

Using 3D Secure with Visa Click to Pay

Payer authentication is the Cybersource implementation of 3D Secure.

Adding Cybersource Payer Authentication to Visa Click to Pay Using the Simple Order API or SCMP API

For Visa Click to Pay, CyberSource supports the following kinds of payer authentication:

■   American Express SafeKey

■   Mastercard Identity Check

■   Visa Secure

To integrate payer authentication using the Simple Order API or SCMP API, see:

■   *Credit Card Services Using the Simple Order API* or *Credit Card Services Using the SCMP API*

■   *Payer Authentication Using the Simple Order API* or *Payer Authentication Using the SCMP API*

⚠️   With Visa Click to Pay, you must include the payer authentication enrollment service and the credit card authorization service in the same request message in order to decrypt the primary account number (PAN) and complete the rest of the payer authentication flow. When you submit a separate request message for each service, the payer authentication enrollment service request fails.

Adding Cybersource Payer Authentication to Visa Click to Pay Using Secure Acceptance

For Visa Click to Pay, Cybersource supports the following kinds of payer authentication:

■   American Express SafeKey

■   Mastercard Identity Check

■   Visa Secure

To integrate payer authentication using Secure Acceptance Hosted Checkout, see the *Secure Acceptance Hosted Checkout Integration Guide*.

Working with Visa Secure

Visa Click to Pay provides Visa Secure, and Cybersource supports it with the Simple Order API, SCMP API, and Secure Acceptance.

Contact your Cybersource account manager or sales representative to have Visa Secure added to your Visa Click to Pay account.

Visa Click to Pay pays the fees for Visa Secure.

Using Decision Manager with Visa Click to Pay

While the Visa Click to Pay response contains many of the fields necessary to run Decision Manager, it does not include these essential Decision Manager fields:

- Device fingerprint
- True IP address

You must capture these fields independently.

Updating Your Software

Visa Click to Pay uses Visa Checkout services and API fields.

To update your software:

Step 1   Display the Visa Click to Pay button on your web site. Implement JavaScript for handling the actions associated with the button. You can choose to create Visa Click to Pay profiles as described in "Creating and Updating Visa Click to Pay Profiles," page 11. For more information about this step, see *Getting Started with Visa Click to Pay* (version published by Visa) and the *Visa Click to Pay JavaScript Integration Guide*.

Step 2   Obtain the encrypted Visa Click to Pay payment data.

Step 3   Request the Cybersource get Visa Checkout data service. You can use the decrypted data to help the customer confirm the purchase. However, you cannot use the PAN unless your account is configured to receive it. See *Visa Click to Pay Using the Simple Order API* or *Visa Click to Pay Using the SCMP API.*

Step 4   Request the Cybersource authorization service. See *Credit Card Services Using the Simple Order API* or *Credit Card Services Using the SCMP API*.

Step 5   After payment is complete, notify the customer of the updated transaction status.

Testing Your Implementation

Visa Click to Pay uses Visa Checkout services and API fields.

To test your implementation:

Step 1   Test your implementation of the Cybersource services.

Use the Cybersource test environment to test the get Visa Checkout data service and authorization service. If you do not already have access to the Cybersource test environment, contact your Cybersource sales representative.

When you have access to the Cybersource test environment, go to the Business Center to enroll in Visa Click to Pay again as described in "Enabling Visa Click to Pay," page 10, but make sure that you enroll in the test environment and not the production environment. The Cybersource test environment approves your merchant account and provides you with a Visa Click to Pay testing API key for the Cybersource test environment and the Visa Click to Pay merchant sandbox environment.

Step 2   Test your implementation of Visa Click to Pay.

Use the Visa Click to Pay merchant sandbox to test your direct integration to Visa Click to Pay. To connect to the sandbox, use the Visa Click to Pay testing API key that you received when you enrolled in Visa Click to Pay through the Cybersource test environment. See the following documents for information about connecting to the Visa Click to Pay sandbox:

- *Getting Started with Visa Click to Pay* (version published by Visa)
- *Visa Click to Pay JavaScript Integration Guide*

To obtain these documents, see "Visa Click to Pay Documents," page 6.

Obtaining Information About Your Transactions

The following Cybersource reports include information about Visa Click to Pay transactions:

- Payment Batch Detail
- Transaction Exception Detail
- Purchase and Refund Details

For information about these reports, see the *Business Center Reporting User Guide*.

Supported Countries, Regions, and Payment Currencies

The following table identifies the countries, regions, and associated currencies from which payments are accepted:

Country or Region	Currency	Code
Argentina	Argentine peso	ARS
Australia	Australian dollar	AUD
Canada	Canadian dollar	CAD
Chile	Chilean peso	CLP
China Mainland	Chinese yuan renminbi	CNY
Colombia	Columbian peso	COP
France	Euro	EUR
Hong Kong	Hong Kong dollar	HKD
India	Indian rupee	INR
Ireland	Euro	EUR
Kuwait	Kuwaiti dinar	KWD
Malaysia	Malaysian ringgit	MYR
Mexico	Mexican peso	MXN
New Zealand	New Zealand dollar	NZD
Peru	Peruvian nuevo sol	PEN
Poland	Euro	EUR
Qatar	Qatari rial	QAR
Saudi Arabia	Saudi Arabian riyal	SAR
Singapore	Singapore dollar	SGD
South Africa	South African rand	ZAR
Spain	Euro	EUR
Ukraine	Ukrainian hryvnia	UAH
United Arab Emirates	United Arab Emirates dirham	AED
United Kingdom	British pound sterling	GBP
United States of America	United States dollar	USD