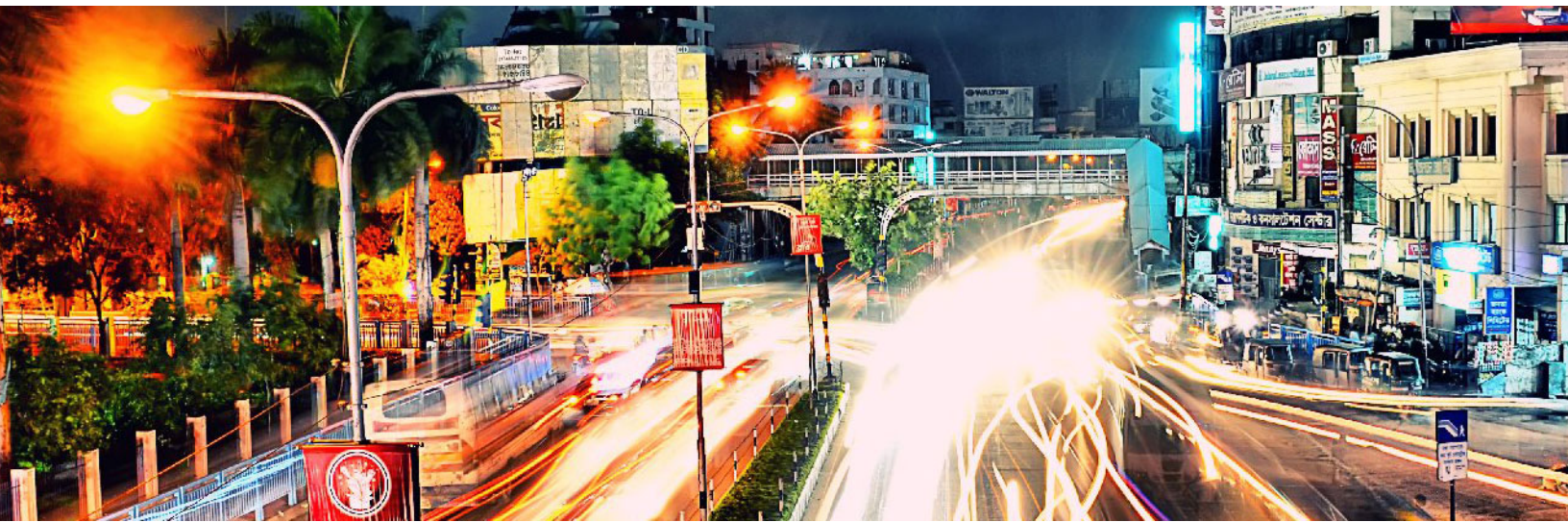


# Visa Click to Pay

## Using the Simple Order API



**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](mailto: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:  
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# Recent Revisions to This Document

Release	Changes
2021.01	<p>Changed the name of <i>Visa Checkout</i> to <i>Visa Click to Pay</i>.</p> <p>Updated <a href="#">Appendix D, "Supported Countries, Regions, and Payment Currencies,"</a> on page 28.</p>
2019.04	<p>Updated the enrollment URL. See <a href="#">"Visa Click to Pay Documents,"</a> page 7.</p> <p>Updated countries, regions, and currencies. See <a href="#">Appendix D, "Supported Countries, Regions, and Payment Currencies,"</a> on page 28.</p>
2019.03	<p>Updated the XML request example. See <a href="#">Example 3, "Visa Click to Pay Data Request,"</a> on page 25.</p> <p>Added the <code>vcReply_newUser</code> response field. See <a href="#">vcReply_newUser,</a> page 20.</p>
2019.02	<p>Changed the name of <i>Mastercard SecureCode</i> to <i>Mastercard Identity Check</i>.</p> <p>Changed the name of <i>Verified by Visa</i> to <i>Visa Secure</i>.</p>
2019.01	<p>Added the following request fields. See <a href="#">"Request Fields,"</a> page 13.</p> <ul style="list-style-type: none"> <li>■ <code>wallet_discountAmount</code></li> <li>■ <code>wallet_eventType</code></li> <li>■ <code>wallet_giftWrapAmount</code></li> <li>■ <code>wallet_promotionCode</code></li> <li>■ <code>wallet_subtotalAmount</code></li> <li>■ <code>wallet_totalPurchaseAmount</code></li> </ul>
2018.01	<p>Added response fields to support the Visa Click to Pay service. See <a href="#">"Response Fields,"</a> page 15.</p> <ul style="list-style-type: none"> <li>■ <code>billTo_county</code></li> <li>■ <code>billTo_default</code></li> <li>■ <code>billTo_pointOfReference</code></li> <li>■ <code>shipTo_default</code></li> <li>■ <code>shipTo_pointOfReference</code></li> <li>■ <code>vcReply_ageOfAccount</code></li> <li>■ <code>vcReply_billingAddressAdditionalLocation</code></li> <li>■ <code>vcReply_billingAddressStreetName</code></li> <li>■ <code>vcReply_cardFirstName</code></li> <li>■ <code>vcReply_cardLastName</code></li> <li>■ <code>vcReply_expiredCard</code></li> <li>■ <code>vcReply_shippingAddressAdditionalLocation</code></li> <li>■ <code>vcReply_shippingAddressStreetName</code></li> <li>■ <code>vcReply_vcAccountFullName</code></li> <li>■ <code>personalID_number</code></li> <li>■ <code>billTo_street3</code></li> <li>■ <code>shipTo_street3</code></li> <li>■ <code>shipTo_street4</code></li> <li>■ <code>billTo_street4</code></li> </ul>

# About This Guide

## Audience and Purpose

This guide is written for application developers who want to use the Cybersource Simple Order API to integrate Visa Click to Pay into their order management system.

Implementing Cybersource services requires software development skills. You must write code that uses the API request and response fields to integrate the Cybersource services into your existing order management system.

## Text and Command Conventions

Convention	Usage
<b>bold</b>	Field and service names in text; for example: Include the <b>getVisaCheckoutDataService_run</b> field.
<code>screen text</code>	<ul style="list-style-type: none"> <li>■ XML elements</li> <li>■ Code examples</li> <li>■ Values for API fields; for example: Set the <b>ccAuthService_run</b> field to <code>true</code>.</li> </ul>

## Related Documentation

### Cybersource Documents

- *Getting Started with Cybersource Advanced for the Simple Order API* ([PDF](#) | [HTML](#))
- *Credit Card Services Using the Simple Order API* ([PDF](#) | [HTML](#))
- *Payer Authentication Using the Simple Order API* ([PDF](#) | [HTML](#))

Refer to the Support Center for complete Cybersource technical documentation:

[http://www.cybersource.com/support\\_center/support\\_documentation](http://www.cybersource.com/support_center/support_documentation)

## Visa Click to Pay Documents

- *Getting Started with Visa Checkout* (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>

## Customer Support

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For support information about any Cybersource service, visit the Support Center:

<http://www.cybersource.com/support>

# Integrating Visa Click to Pay into Your System

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.

## Requirements

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- You must have a Visa Click to Pay merchant account. If you do not already have a Visa Click to Pay merchant account, contact your local Cybersource sales representative:  
<http://www.cybersource.com/locations>
- You must have a Cybersource account. If you do not already have a Cybersource account, contact your local Cybersource sales representative.
- You must contact Cybersource Customer Support to have your account configured for Visa Click to Pay.
- When you use the Simple Order API in XML format, you must use version 1.105 or later of the XML schema.
- You must be familiar with the Cybersource credit card services as described in [Credit Card Services Using the Simple Order API](#).
- If you are including payer authentication in your Visa Click to Pay implementation, you must be familiar with the Cybersource payer authentication services as described in [Payer Authentication Using the Simple Order API](#).



## Supported Countries

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For a list of the countries and associated currencies from which you can accept Visa Click to Pay payments, refer to [Appendix D, "Supported Countries, Regions, and Payment Currencies,"](#) on page 28.

## Visa Click to Pay Process

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

- 1 You send data to Visa Click to Pay to display the Visa Click to Pay button on your checkout page. For details about this step, contact your Cybersource sales representative and consult *Getting Started with Visa Click to Pay* (published by Visa). To obtain this document, see ["Visa Click to Pay Documents,"](#) page 7.
- 2 You retrieve the Visa Click to Pay payment data so that you can display it to your customer. However, you cannot retrieve the PAN unless your account is configured for it. See ["Getting Visa Click to Pay Data,"](#) page 10.

The primary account number (PAN) is not required in order to process a Visa Click to Pay transaction.

- 3 Include the following required fields:
  - ccAuthService\_run
  - merchantID
  - merchantReferenceCode
  - paymentSolution
  - purchaseTotals\_currency
  - purchaseTotals\_grandTotalAmount or at least one item\_#\_unitPrice field
  - vc\_orderID

For descriptions of these fields, see [Credit Card Services Using the Simple Order API](#).

- 4 Cybersource obtains payment data from Visa Click to Pay and includes it in the authorization request that is sent to the processor.
- 5 For follow-on transactions such as full authorization reversal, capture, and credit, you must include the following fields in your request in addition to the required fields documented in [Credit Card Services Using the Simple Order API](#).
  - paymentSolution
  - vc\_orderID

# Getting Visa Click to Pay Data

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

The get Visa Checkout data service enables you to receive the decrypted Visa Click to Pay data in the response message. However, you cannot retrieve the PAN unless your account is configured for it. You can use the retrieved data to help the customer confirm the purchase.

## To create a Visa Click to Pay data request:

---

- Step 1** Set the `getVisaCheckoutDataService_run` field to `true`.
- Step 2** Do not include any other Cybersource services in the request.
- Step 3** Include the following required fields in the request:
  - `getVisaCheckoutDataService_run`
  - `merchantID`
  - `merchantReferenceCode`
  - `paymentSolution`
  - `vc_orderID`

See [Appendix A, "API Fields,"](#) on page 12 for:

- Descriptions of these required request fields
  - Descriptions of all response fields
-

## Using 3D Secure with Visa Click to Pay

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*Payer authentication* is the Cybersource implementation of 3D Secure.

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, see:

- [Credit Card Services Using the Simple Order API](#)
- [Payer Authentication Using the Simple Order API](#)



With Visa Click to Pay, you must include **payerAuthEnrollService** and **ccAuthService** 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 **payerAuthEnrollService** request fails.

---

## Using Decision Manager with Visa Click to Pay

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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.

# API Fields

## Formatting Restrictions

---

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

The values of the **item\_#\_** fields must not contain carets (^) or colons (:) because these characters are reserved for use by the Cybersource services.

Values for request-level and item-level fields must not contain new lines or carriage returns. However, they can contain embedded spaces and any other printable characters. Cybersource removes all leading and trailing spaces.

## Data Type Definitions

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For more information about these data types, see the [World Wide Web Consortium \(W3C\) XML Schema Part 2: Datatypes Second Edition](#).

**Table 1** Data Type Definitions

Data Type	Description
Date and time	Format is YYYY-MM-DDThh:mm:ssZ, where: <ul style="list-style-type: none"><li>■ T separates the date and the time</li><li>■ Z indicates Coordinated Universal Time (UTC), also known as Greenwich Mean Time (GMT)</li></ul> <p><b>Example</b> 2020-01-11T22:47:57Z equals January 11, 2020, at 22:47:57 (10:47:57 p.m.).</p>
Integer	Whole number {..., -3, -2, -1, 0, 1, 2, 3, ...}
String	Sequence of letters, numbers, spaces, and special characters

## Request Fields

**Table 2 Request Fields**

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
getVisaCheckoutData Service_run	Whether to include <b>getVisaCheckoutDataService</b> in your request. Possible values: <ul style="list-style-type: none"> <li>■ <code>true</code>: Include the service in your request.</li> <li>■ <code>false</code> (default): Do not include the service in your request.</li> </ul>	getVisaCheckout DataService (R)	String (5)
merchantID	Your Cybersource merchant ID. Use the same merchant ID for evaluation, testing, and production.	getVisaCheckout DataService (R)	String (30)
merchantReference Code	Order reference number or tracking number generated by you. Cybersource recommends that you send a unique value for each transaction so that you can perform meaningful searches for the transaction. For information about tracking orders, see <a href="#">Getting Started with Cybersource Advanced for the Simple Order API</a> .	getVisaCheckout DataService (R)	String (50)
paymentSolution	Type of payment solution that is being used for the transaction. The value for Visa Click to Pay is <code>visacheckout</code> .	getVisaCheckout DataService (R)	String (12)
vc_orderID	Identifier for the Visa Click to Pay order. Visa Click to Pay provides a unique order ID for every transaction in the Visa Click to Pay <b>callID</b> field.	getVisaCheckout DataService (R)	String (48)
wallet_discountAmount	Total discount amount. The discount amount must be a positive value. Includes a decimal point and a maximum of four decimal places.	ics_auth (O)	String (14)

Table 2 Request Fields (Continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
wallet_eventType	<p>Type of transaction event. Possible values:</p> <ul style="list-style-type: none"> <li>■ Create: Card-on-file saved (outside of a purchase flow).</li> <li>■ Confirm: Order placed.</li> <li>■ Confirm_COF: Order placed using a card-on-file.</li> <li>■ Cancel: Order canceled.</li> <li>■ Fraud: Order rejected by risk or fraud review.</li> <li>■ Other: None of the events above, or a payment event after a Confirm or Confirm_COF order event.</li> </ul> <p>The default value is Confirm.</p>	ics_auth (O)	String (15)
wallet_giftWrapAmount	<p>Gift-wrapping total that is sent after a successful authorization. Includes a decimal point and a maximum of four decimal places.</p>	ics_auth (O)	String (14)
wallet_promotionCode	<p>Promotion code that is sent after a successful authorization.</p> <p>The valid characters for the wallet promotion code are:</p> <ul style="list-style-type: none"> <li>■ Numbers</li> <li>■ Letters</li> <li>■ The following special characters: asterisk (*), at (@), dash (-), dollar sign (\$), exclamation point (!), hash (#), parentheses ( ( ) ), percent (%), plus (+), underscore (_), comma (,), and space.</li> </ul> <p>Use a period to separate multiple promotion codes.</p>	ics_auth (O)	String (100)
wallet_subtotalAmount	<p>Subtotal amount that contains purchase details. Cybersource does not validate this field. Includes a decimal point and a maximum of two decimal places.</p>	ics_auth (O)	String (10)
wallet_totalPurchaseAmount	<p>Total purchase amount. By default, Cybersource uses the grand total amount of the authorization. Includes a decimal point and a maximum of two decimal places.</p>	ics_auth (O)	String (10)

## Response Fields

Visa Click to Pay returns all decrypted data to you, except the PAN, unless your account is configured to receive it. The purpose of the fields in the Visa Click to Pay encrypted payment data is to pass information from Visa Click to Pay to the processor. Consequently, many decrypted fields and values might not be useful to you.

**Table 3 Response Fields**

Field	Description	Data Type & Length
billTo_city	Decrypted city in the billing address.	String (100)
billTo_county	Name of the municipality. This value is common for addresses in Mexico.	String (80)
billTo_country	Decrypted country in the billing address. For the possible values, see <a href="#">ISO Standard Country Codes</a> .	String (2)
billTo_defaultIndicator	Shipping address is flagged as the default shipping address by the customer. Possible values: <ul style="list-style-type: none"> <li>■ <code>true</code>: This billing address is the customer's default address.</li> <li>■ <code>false</code>: This billing address is not the customer's default billing address.</li> </ul>	String (5)
billTo_name	Decrypted customer name.	String (256)
billTo_phoneNumber	Decrypted customer phone number.	String (30)
billTo_pointOfReference	Decrypted location information. In some countries, such as Mexico and India, it is common to ask for a point of reference or landmark for the billing or shipping address. For example, "Across the street from the grocery store."	String (140)
billTo_postalCode	Decrypted postal code in the billing address.	String (100)
billTo_state	Decrypted state or province in the billing address. For possible values, see <a href="#">State, Province, and Territory Codes for the United States and Canada</a> .	String (3)
billTo_street1	Decrypted first line of the street address in the billing address as it appears on the credit card issuer's records.	String (100)
billTo_street2	Decrypted additional address information in the billing address.	String (100)
billTo_street3	Decrypted additional address information in the billing address.	String (100)
billTo_street4	Decrypted additional address information in the billing address.	String (100)
card_accountNumber	Decrypted customer's credit card number. Returned only when your account is configured to receive it.	String (20)

For more information about receiving the PAN, see [Getting Started with Visa Click to Pay \(PDF | HTML\)](#) [Getting Started with Visa Secure Remote Commerce \(PDF | HTML\)](#).

Table 3 Response Fields (Continued)

Field	Description	Data Type & Length
card_expirationMonth	Decrypted two-digit month in which the credit card expires. Format: MM. Possible values: 01 through 12.	String with numbers only (2)
card_expirationYear	Decrypted four-digit year in which the credit card expires. Format: YYYY.	String with numbers only (4)
card_prefix	Decrypted credit card prefix. This value is the first six digits of the cardholder's account number.	String with numbers only (6)
card_suffix	Decrypted credit card suffix. This value is the last four digits of the cardholder's account number. You can use this value on the receipt that you give to the cardholder.	String with numbers only (4)
decision	Summarizes the result of the overall request. Possible values: <ul style="list-style-type: none"> <li>■ ACCEPT</li> <li>■ ERROR</li> <li>■ REJECT</li> </ul> For details about these values, see the information about handling replies in <a href="#">Getting Started with Cybersource Advanced for the Simple Order API</a> .	String (6)
getVisaCheckoutDataReply_reasonCode	Numeric value corresponding to the result of the Visa Click to Pay decryption request. See <a href="#">Appendix C, "Reason Codes," on page 27</a> .	Integer (5)
invalidField_0 through invalidField_N	Fields in the request that have invalid data. For information about missing or invalid fields, see <a href="#">Getting Started with Cybersource Advanced for the Simple Order API</a> . <b>Note</b> These fields are included as an aid to software developers only. Do not use these fields to interact with your customers.	String (100)
merchantReferenceCode	Order reference number or tracking number that you provided in the request. If you included multibyte characters in this field in the request, the returned value might include corrupted characters.	String (50)
missingField_0 through missingField_N	Required fields that were missing from the request. For information about missing or invalid fields, see <a href="#">Getting Started with Cybersource Advanced for the Simple Order API</a> . <b>Note</b> These fields are included as an aid to software developers only. Do not use these fields to interact with your customers.	String (100)
personalID_number	Personal ID number. Only returned if your account is configured to receive personally identifiable information (PII) such as a primary account number (PAN).	String (18)



Table 3 Response Fields (Continued)

Field	Description	Data Type & Length
purchaseTotals_currency	Decrypted currency used for the order. For the possible values, see <a href="#">ISO Standard Currency Codes</a> .	String (3)
reasonCode	Numeric value corresponding to the result of the overall request. See <a href="#">Appendix C, "Reason Codes,"</a> on page 27.	Integer (5)
requestID	Identifier for the request. This value is provided by Cybersource.	String (26)
shipTo_addressVerificationStatus	Decrypted verification status for the shipping address. The verification status is determined by Visa Click to Pay. Possible values: <ul style="list-style-type: none"> <li>■ FAILED</li> <li>■ NOT_VERIFIED</li> <li>■ VERIFIED</li> </ul>	String (12)
shipTo_city	Decrypted city of the shipping address.	String (100)
shipTo_country	Decrypted country of the shipping address. For the possible values, see <a href="#">ISO Standard Country Codes</a> .	String (2)
shipTo_default	Status of the default shipping address. Determines whether it is flagged as the default shipping address by the customer. Possible values: <ul style="list-style-type: none"> <li>■ true: This shipping address is the customer's default shipping address.</li> <li>■ false: This shipping address is not the customer's default shipping address.</li> </ul>	String (5)
shipTo_id	Decrypted identifier for the shipping address. This value is generated by Visa Click to Pay.	String (36)
shipTo_name	Decrypted name of the recipient.	String (256)
shipTo_phoneNumber	Decrypted phone number for the shipping address.	String (30)
shipTo_pointOfReference	In some countries, such as Mexico and India, it is common to ask for a point of reference or landmark for the billing or shipping address. For example, "Across the street from the grocery store."	String (140)
shipTo_postalCode	Decrypted postal code of the shipping address. Consists of 5 to 9 digits.	String (100)
shipTo_state	Decrypted state or province of the shipping address. For possible values, see <a href="#">State, Province, and Territory Codes for the United States and Canada</a> .	String (3)
shipTo_street1	Decrypted first line of the shipping address.	String (100)
shipTo_street2	Decrypted second line of the shipping address.	String (100)
shipTo_street3	Decrypted third line of the shipping address.	String (100)
shipTo_street4	Decrypted fourth line of the shipping address.	String (100)
vcReply_ageOfAccount	Number of days since the Visa Click to Pay account was created.	Numeric (9)

Table 3 Response Fields (Continued)

Field	Description	Data Type & Length
vcReply_ alternateShippingAddressCountry Code	Decrypted country code for the alternate shipping address.	String (2)
vcReply_ alternateShippingAddressPostal Code	Decrypted postal code for the alternate shipping address.	String (10)
vcReply_avsCodeRaw	Decrypted raw (unmapped) AVS code provided by Visa Click to Pay.	String (10)
vcReply_ billingAddressAdditionalLocation	Extracts and provides the additional location from the first line of the billing address. In some countries, such as Mexico and India, Visa Click to Pay obtains street information as a separate line item from the customer.	String (100)
vcReply_ billingAddressStreetName	Extracts and provides the street name from the first line of the billing address. In countries such as Mexico and India, Visa Click to Pay obtains street information as a separate line item from the customer.	String (116)
vcReply_cardArt_#_fileName	Decrypted URL, including file name, for the card art. Visa Click to Pay provides the card art values. Any number of <b>vcReply_cardArt_#_fileName</b> fields that can be included in the encrypted payment data.	String (100)
vcReply_cardArt_#_height	Decrypted height for the card art in pixels. Possible values: 1 through 4096. Visa Click to Pay provides the card art values. Any number of <b>vcReply_cardArt_#_height</b> fields that can be included in the encrypted payment data.	Positive Integer (4)
vcReply_cardArt_#_width	Decrypted width for the card art in pixels. Possible values: 1 through 4096. Visa Click to Pay provides the card art values. Any number of <b>vcReply_cardArt_#_width</b> fields that can be included in the encrypted payment data.	Positive Integer (4)
vcReply_cardFirstName	Customer's first name as printed on the card.	String (256)
vcReply_cardGroup	Decrypted card group. Possible values: <ul style="list-style-type: none"> <li>■ CREDIT</li> <li>■ DEBIT</li> <li>■ DEBIT/CREDIT</li> </ul>	String (12)
vcReply_cardLastName	Customer's last name as printed on the card.	String (256)
vcReply_cardType	Decrypted card type. Possible values: <ul style="list-style-type: none"> <li>■ AMEX</li> <li>■ DISCOVER</li> <li>■ MASTERCARD</li> <li>■ VISA</li> </ul>	String (10)

Table 3 Response Fields (Continued)

Field	Description	Data Type & Length
vcReply_cardVerificationStatus	Decrypted verification status for the card. Possible values: <ul style="list-style-type: none"> <li>■ FAILED</li> <li>■ NOT_VERIFIED</li> <li>■ VERIFIED</li> </ul>	String (12)
vcReply_creationTimeStamp	Decrypted time stamp for the creation of the Visa Click to Pay order. Format: Unix time, which is also called <i>epoch time</i> .	String (20)
vcReply_customData_#_name	Name for the name-value pair of custom data values that you define. You can define up to 100 Visa Click to Pay custom data name-value pairs to include in encrypted payment data. Use this field to specify the name for the name-value pair.  Format: <code>vcReply_customData_#_name=<i>name of field</i></code> where # equals the number of the name-value pair (0 through 99) and <i>name</i> equals the name for the name-value pair.  Examples:  <code>vcReply_customData_0_name=lastname</code> <code>vcReply_customData_1_name=firstname</code> <code>vcReply_customData_2_name=company</code>	String (1024 for the name-value pair; the combined name and value fields)
vcReply_customData_#_value	Value for the name-value pair of custom data values that you define. You can define up to 100 Visa Click to Pay custom data name-value pairs to include in encrypted payment data. Use this field to specify the value for the name-value pair.  Format: <code>vcReply_customData_#_value=<i>value of field</i></code> where # equals the number of the name-value pair (0 through 99) and <i>value</i> equals the value for the name-value pair.  Examples:  <code>vcReply_customData_0_value=Smith</code> <code>vcReply_customData_1_value=Jane</code> <code>vcReply_customData_2_value=Foster City Flowers</code>	String (1024 for the name-value pair; the combined name and value fields)
vcReply_cvvCodeRaw	Decrypted raw (unmapped) CVN code provided by Visa Click to Pay.	String (10)
vcReply_discountAmount	Decrypted discount amount that you provided to Visa Click to Pay.	String (7)

Table 3 Response Fields (Continued)

Field	Description	Data Type & Length
vcReply_eci	Decrypted e-commerce indicator. Visa Click to Pay generates this value.  Possible values for Visa, American Express, and JCB: <ul style="list-style-type: none"> <li>■ 05: Card issuer is liable.</li> <li>■ 06: Card issuer is liable.</li> <li>■ 07: Merchant is liable.</li> </ul> Possible values for Mastercard: <ul style="list-style-type: none"> <li>■ 01: Merchant is liable.</li> <li>■ 02: Card issuer is liable.</li> </ul>	String (20)
vcReply_eciRaw	Decrypted raw (unmapped) e-commerce indicator. Visa Click to Pay generates this value.  Possible values for Visa, American Express, and JCB: <ul style="list-style-type: none"> <li>■ 05: Card issuer is liable.</li> <li>■ 06: Card issuer is liable.</li> <li>■ 07: Merchant is liable.</li> </ul> Possible values for Mastercard: <ul style="list-style-type: none"> <li>■ 01: Merchant is liable.</li> <li>■ 02: Card issuer is liable.</li> </ul>	String (no maximum length)
vcReply_expiredCard	Card used for Visa Click to Pay payment is an expired card. Possible values are: <ul style="list-style-type: none"> <li>■ true: This card is an expired card.</li> <li>■ false: This card is not an expired card.</li> </ul>	String (5)
vcReply_giftWrapAmount	Decrypted gift wrap amount that you provided to Visa Click to Pay.	String (7)
vcReply_issuerID	Decrypted issuer ID.	String (100)
vcReply_merchantReferenceID	Decrypted tracking number for the Visa Click to Pay order. You provide this value to Visa Click to Pay.	String (100)
vcReply_nameOnCard	Decrypted name that is on the credit card.	String (256)
vcReply_newUser	Status of the user at the time of checkout. Possible values are: <ul style="list-style-type: none"> <li>■ true: This card is a new user.</li> <li>■ false: This card is not a new user.</li> </ul>	String (5)

Table 3 Response Fields (Continued)

Field	Description	Data Type & Length
vcReply_paresStatus	Decrypted payer authentication result enrollment status. Visa Click to Pay generates this value. Possible values: <ul style="list-style-type: none"> <li>■ A: Proof of authentication attempt was generated.</li> <li>■ N: Customer failed or canceled authentication. Transaction denied.</li> <li>■ U: Authentication not completed regardless of the reason.</li> <li>■ Y: Customer was successfully authenticated.</li> </ul>	String (1)
vcReply_paresTimeStamp	Decrypted time stamp for the payer authentication result. Visa Click to Pay generates this value. Format: Unix time, which is also called <i>epoch time</i> .	String (no maximum length)
vcReply_paymentInstrumentID	Decrypted unique internal ID associated with the payment instrument. Visa Click to Pay generates this value.	String
vcReply_paymentInstrumentNickName	Decrypted name that the customer assigned to the payment instrument.	String (100)
vcReply_promotionCode	Decrypted promotion code that you provided to Visa Click to Pay.	String (100)
vcReply_riskAdvice	Decrypted risk advice to use with your fraud model. Visa Click to Pay provides the risk advice. Possible values: <ul style="list-style-type: none"> <li>■ HIGH: Higher than medium level of risk anticipated.</li> <li>■ LOW: Lower than medium level of risk anticipated.</li> <li>■ MEDIUM: Medium level of risk anticipated.</li> <li>■ UNAVAILABLE: No information available.</li> </ul>	String (11)
vcReply_riskScore	Decrypted risk score to use with your fraud model. Visa Click to Pay provides the risk score.  Possible values: 0 through 99. A value of 0 indicates that a risk score is not available. For values 1 through 99, a higher score indicates a higher perceived risk.	Positive Integer (2)
vcReply_shippingAddressStreetName	Extracts and provides the street name from the first line of the billing address. In some countries, such as Mexico and India, Visa Click to Pay obtains street name information as a separate line item from the customer.	String (116)
vcReply_shippingHandlingAmount	Decrypted shipping and handling amount that you provided to Visa Click to Pay.	String (7)
vcReply_subtotalAmount	Decrypted subtotal amount that you provided to Visa Click to Pay.	String (7)
vcReply_taxAmount	Decrypted tax amount that you provided to Visa Click to Pay.	String (20)
vcReply_totalPurchaseAmount	Decrypted total purchase amount that you provided to Visa Click to Pay.	String (7)
vcReply_uncategorizedAmount	Decrypted amount of uncategorized charges that you provided to Visa Click to Pay.	String (20)

**Table 3 Response Fields (Continued)**

<b>Field</b>	<b>Description</b>	<b>Data Type &amp; Length</b>
vcReply_vcAccountEmail	Decrypted email associated with customer's Visa Click to Pay account.	String (265)
vcReply_vcAccountEncryptedID	Encrypted login ID for customer's Visa Click to Pay account.	String (100)
vcReply_vcAccountFirstName	Decrypted first name from the login information for customer's Visa Click to Pay account.	String (265)
vcReply_vcAccountFullName	Visa Click to Pay customer's full name.	String (256)
vcReply_vcAccountLastName	Decrypted last name from the login information for customer's Visa Click to Pay account.	String (265)
vcReply_vcAccountLoginName	Decrypted login name for customer's Visa Click to Pay account.	String (128)
vcReply_veresEnrolled	Decrypted verification response enrollment status. Visa Click to Pay generates this value. Possible values: <ul style="list-style-type: none"> <li>■ N: Card not enrolled.</li> <li>■ U: Unable to authenticate regardless of the reason.</li> <li>■ Y: Card enrolled. Authentication available.</li> </ul>	String (1)
vcReply_veresTimeStamp	Decrypted time stamp for the verification response. Visa Click to Pay generates this value. Format: Unix time, which is also called <i>epoch time</i> .	String (no maximum length)
vcReply_walletReferenceID	Decrypted order identifier. This value is generated by Visa Click to Pay.	String (100)
vcReply_xid	Decrypted transaction identifier. Visa Click to Pay generates this value.	String (40)

# Examples

## Name-Value Pair Examples

---

### Example 1 Visa Click to Pay Data Request

---

```
getVisaCheckoutDataService_run=true  
merchantID=Foster_City_Flowers  
merchantReferenceCode=123456  
paymentSolution=visacheckout  
vc_orderID=335161017227386762
```

---

### Example 2 Visa Click to Pay Data Response

---

```
billTo_street1=100 Main Street  
billTo_street2=Suite 1234  
billTo_city=Foster City  
billTo_country=US  
billTo_state=CA  
billTo_postalCode=94404  
card_prefix=987654  
card_suffix=1111  
purchaseTotals_currency=USD  
card_accountNumber=4111111111111111  
card_expirationMonth=09  
card_expirationYear=2018  
billTo_name=Jane Smith  
billTo_phoneNumber=6501234567  
getVisaCheckoutDataReply_reasonCode=100  
decision=ACCEPT  
reasonCode=100  
merchantReferenceCode=123456  
requestID=4067382331040172491847  
shipTo_addressVerificationStatus=VERIFIED  
shipTo_street1=100 Main Street  
shipTo_street2=Suite 1234  
shipTo_city=Foster City  
shipTo_country=US  
shipTo_id=jz0l2LMWLob18IEcNuSBj0J9uO2zSsNx1ETZGjPI
```

*continued on next page...*

**Example 2 Visa Click to Pay Data Response (Continued)**

---

```
shipTo_name=Jane Smith
shipTo_phoneNumber=6501234567
shipTo_state=CA
shipTo_postalCode=94404
vcReply_vcAccountEmail=jsmith@example.com
vcReply_vcAccountEncryptedID=nIP17vnm6EZj+n10rjEK5LiPMqn1DKX48B8GzXDY
vcReply_vcAccountFirstName=Jane
vcReply_vcAccountLastName=Smith
vcReply_vcAccountLoginName=jsmith@example.com
vcReply_alternateShippingAddressCountryCode=US
vcReply_alternateShippingAddressPostalCode=94404
vcReply_avsCodeRaw=Y
vcReply_cardArt_0_fileName=https://secure.checkout.visa.com/CardArt/uWO
vgFoQISxPh.png
vcReply_cardArt_0_width=164
vcReply_cardArt_0_height=105
vcReply_cardGroup=CREDIT
vcReply_cardType=VISA
vcReply_cardVerificationStatus=VERIFIED
vcReply_creationTimeStamp=1406568920102
vcReply_cvvCodeRaw=M
vcReply_discountAmount=1
vcReply_giftWrapAmount=2
vcReply_issuerID=null
vcReply_merchantReferenceID=Order12345
vcReply_nameOnCard=Jane Smith
vcReply_paymentInstrumentID=XNLbQ16j8hxho1OVMq5skxNn6GUDPYDTqRgdWpb3kbbk
vcReply_paymentInstrumentNickName=Business Credit Card
vcReply_promotionCode=SUMMER SALE 123
vcReply_riskAdvice=LOW
vcReply_riskScore=0
vcReply_shippingHandlingAmount=2
vcReply_subtotalAmount=10
vcReply_taxAmount=1
vcReply_totalPurchaseAmount=16
vcReply_uncategorizedAmount=2
vcReply_walletReferenceID=2kd941cjksf04vcoqasdpde90trk
```

---



# XML Examples

---

## Example 3 Visa Click to Pay Data Request

---

```
<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.105">
  <merchantID>Foster_City_Flowers</merchantID>
  <merchantReferenceCode>123456</merchantReferenceCode>
  <paymentSolution>visacheckout</paymentSolution>
  <vc>
    <orderID>335161017227386762</orderID>
  </vc>
  <getVisaCheckoutDataService run="true"/>
</requestMessage>
```

---

## Example 4 Visa Click to Pay Data Response

---

```
<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.105">
  <c:merchantReferenceCode>123456</c:merchantReferenceCode>
  <c:requestID>4067382331040172491847</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:purchaseTotals><c:currency>USD</c:currency></c:purchaseTotals>
  <c:shipTo>
    <c:street1>100 Main Street</c:street1>
    <c:street2>Suite 1234</c:street2>
    <c:city>Foster City</c:city>
    <c:state>CA</c:state>
    <c:postalCode>94404</c:postalCode>
    <c:country>US</c:country>
    <c:phoneNumber>6501234567</c:phoneNumber>
    <c:name>Jane Smith</c:name>
    <c:id>jz012LMWLobl8IEcNuSBj0J9u02zSsNx1ETZGjPI</c:id>
    <c:addressVerificationStatus>VERIFIED</c:addressVerificationStatus>
  </c:shipTo>
  <c:billTo>
    <c:street1>100 Main Street</c:street1>
    <c:street2>Suite 1234</c:street2>
    <c:city>Foster City</c:city>
    <c:state>CA</c:state>
    <c:postalCode>94404</c:postalCode>
    <c:country>US</c:country>
    <c:phoneNumber>6501234567</c:phoneNumber>
    <c:name>Jane Smith</c:name>
  </c:billTo>
```

*continued on next page...*

**Example 4 Visa Click to Pay Data Response (Continued)**


---

```

<c:card>
  <c:accountNumber>4111111111111111</c:accountNumber>
  <c:expirationMonth>09</c:expirationMonth>
  <c:expirationYear>2018</c:expirationYear>
  <c:suffix>1111</c:suffix>
  <c:prefix>987654</c:prefix>
</c:card>
<c:vcReply>
  <c:creationTimeStamp>1406568920102</c:creationTimeStamp>
  <c:alternateShippingAddressCountryCode>US</c:alternateShippingAddressCountryCode>
  <c:alternateShippingAddressPostalCode>94404</c:alternateShippingAddressPostalCode>
  <c:vcAccountLoginName>jsmith@example.com</c:vcAccountLoginName>
  <c:vcAccountFirstName>Jane</c:vcAccountFirstName>
  <c:vcAccountLastName>Smith</c:vcAccountLastName>
  <c:vcAccountEncryptedID>nIP17vnm6EZLiPMqn1DKX48B8GzXDY</c:vcAccountEncryptedID>
  <c:vcAccountEmail>jsmith@example.com</c:vcAccountEmail>
  <c:merchantReferenceID>Order12345</c:merchantReferenceID>
  <c:subtotalAmount>10</c:subtotalAmount>
  <c:shippingHandlingAmount>2</c:shippingHandlingAmount>
  <c:taxAmount>1</c:taxAmount>
  <c:discountAmount>1</c:discountAmount>
  <c:giftWrapAmount>2</c:giftWrapAmount>
  <c:uncategorizedAmount>2</c:uncategorizedAmount>
  <c:totalPurchaseAmount>16</c:totalPurchaseAmount>
  <c:walletReferenceID>2kd941cjksf04vcoqasdpde90trk</c:walletReferenceID>
  <c:promotionCode>SUMMER SALE 123</c:promotionCode>
  <c:paymentInstrumentID>XNLbQ16j8hxholGUDPYDTqRgdWpb3kbb</c:paymentInstrumentID>
  <c:cardVerificationStatus>VERIFIED</c:cardVerificationStatus>
  <c:issuerID>null</c:issuerID>
  <c:paymentInstrumentNickName>Business Credit Card</c:paymentInstrumentNickName>
  <c:nameOnCard>Jane Smith</c:nameOnCard>
  <c:cardType>VISA</c:cardType>
  <c:cardGroup>CREDIT</c:cardGroup>
  <c:cardArt id="0">
    <c:fileName>https://secure.checkout.com/CardArt/uWOvgFoQISxPh.png</c:fileName>
    <c:height>105</c:height>
    <c:width>164</c:width>
  </c:cardArt>
  <c:riskAdvice>LOW</c:riskAdvice>
  <c:riskScore>0</c:riskScore>
  <c:avsCodeRaw>Y</c:avsCodeRaw>
  <c:cvnCodeRaw>M</c:cvnCodeRaw>
</c:vcReply>
<c:getVisaCheckoutDataReply>
  <c:reasonCode>100</c:reasonCode>
</c:getVisaCheckoutDataReply>
</c:replyMessage>

```

---

# Reason Codes

[Table 4](#) lists the reason codes returned by the Simple Order API for Visa Click to Pay. See [Getting Started with Cybersource Advanced for the Simple Order API](#) for a discussion of replies, decisions, and reason codes.



---

Because Cybersource can add response fields and reason codes at any time:

- You must parse the response data according to the names of the fields instead of the field order in the response. For more information about parsing response fields, see the documentation for your client.
  - Your error handler should be able to process new reason codes without problems.
  - Your error handler should use the **decision** field to determine the result if it receives a reason code that it does not recognize.
- 

**Table 4** Reason Codes

Reason Code	Description
100	Successful transaction.
150	General system failure. See the documentation for your CyberSource client for information about handling retries in the case of system errors.

---

# 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