Payouts

Using the SCMP API

November 2019

CyberSource®

the power of payment

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Contents

Recent Revisions to This Document

Release	Changes
November 2019	This revision contains only editorial changes and no technical updates.
August 2019	Added information about CyberSource through VisaNet to the guide.
	Added information about mode P to "BIN Lookup," page 13.
	Changed the requirements for the **sender_account_number** field. See "OCT Request-Level Fields," page 15.
	Deleted all information about money transfers. An AFT is required to support a money transfer and CyberSource Payouts does not support AFTs.
May 2019	Added test payment card numbers. See "Testing the OCT Service," page 11.
April 2019	Added support for the BIN lookup service. See "BIN Lookup," page 13.
July 2018	All processors:
	■ Changed the **card_type** field to optional for the OCT service. See "OCT Request-Level Fields," page 15.
	■ Replaced **recipient_name** with **recipient_firstname** and **recipient_lastname** in Example 1, "OCT Request," on page 24.
	FDC Compass: changed the maximum length for the **sender_name** field to 24. See "OCT Request-Level Fields," page 15.
June 2018	Updated the descriptions for the following fields in "OCT Request-Level Fields," page 15:
	■ card_type
	■ customer_cc_expmo
	■ customer_cc_expyr
	■ customer_cc_number
	■ sender_source_of_funds
	■ subscription_id

About This Guide

Audience and Purpose

This guide is written for developers who want to use the CyberSource SCMP API to integrate CyberSource Payouts services into their transaction management system.

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

Conventions

The following special statements are used in this document:

Note	A *Note* contains helpful suggestions or references to material not contained in this document.

Important	An *Important* statement contains information essential to successfully completing a task or learning a concept.

The following text conventions are used in this document:

Table 1   **Text Conventions**

Convention	Meaning
boldface	■ API field names ■ API service names ■ Graphical user interface elements that you must act upon
Screen text	Code in examples or possible values for API fields

Related Documents

- *Getting Started with CyberSource Advanced for the SCMP API* (PDF | HTML) describes how to get started using the SCMP API.

- *Credit Card Services Using the SCMP API* (PDF | HTML) describes how to integrate CyberSource payment processing services into your business.

- *BIN Lookup Service Using the SCMP API*

- The CyberSource API Versions page provides information about the CyberSource API versions.

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 services, visit the Support Center:

http://www.cybersource.com/support

Using Payouts

CyberSource Payouts is a funds-transfer service that enables an originator to send funds on behalf of itself, merchants, or customers to a recipient's payment account using an Original Credit Transaction (OCT). An *originator* is a merchant, government entity, or corporation with a merchant account at an acquiring bank. The funds are made available to the recipient as quickly as within 30 minutes or a maximum of two business days, depending on the recipient's issuing bank.

You can implement Payouts services as part of the following types of business flows:

■   Credit card bill payment: originator enables customers to pay a credit card bill.

	Credit card bill payments are not the same as Visa Bill Pay.
Note	

■   Funds disbursements: originator sends funds to a recipient's payment card account.

■   Prepaid load: originator enables customers to load or reload funds to an eligible reloadable prepaid card.

No merchant goods are involved in Payouts transactions.

	You must screen senders and recipients against relevant watch lists according to local laws and be compliant with all anti-money-laundering and know-your-customer regulations.
Important	

Requirements and Limitations

■ You must obtain approval from your acquirer for requesting this type of transaction.

■ You must use your merchant category code.

■ The supported recipient card types are Visa and Mastercard.

■ The amount must be less than or equal to 50,000 USD, unless otherwise noted.

Note	Amount limits might differ as required by local laws, local regulations, and limitations imposed by your acquirer. Contact your acquirer for more information.

Supporting Networks

Visa and Mastercard support the OCT service:

■ Visa Direct provides the following functionality:

● Enhanced message types for OCTs.

● Account funding transactions (AFTs), which provide funds for OCTs.

Note	CyberSource Payouts does not support AFTs.

● Processes, policies, and underlying operating regulations and mandates for issuers and acquirers.

■ Mastercard Send transfers funds to Mastercard products. Mastercard Send enables customers to move funds quickly and safely and receive disbursements from businesses and governments.

Note	CyberSource supports Mastercard only as a recipient card type.

Supported Processors and Card Types

Table 2   Processors Supported by CyberSource for Payouts

Processor	Recipient Card Types
CyberSource through VisaNet	■ Visa ■ Mastercard
FDC Compass	■ Visa ■ Mastercard

Performing a Payout

Use the OCT service to send a payment to a recipient's account.

To create an OCT request

Step 1   Do not include any other services in the OCT request.

Step 2   Include the following required fields in the request:

Table 3   Required Fields for an OCT Request

Field	Notes
business_application_id	Not required when your CyberSource account includes this value.
currency	
customer_cc_expmo	Not required when using a CyberSource payment token. See "Payment Tokenization," page 13.
customer_cc_expyr	Not required when using a CyberSource payment token. See "Payment Tokenization," page 13.
customer_cc_number	Not required when using a CyberSource payment token. See "Payment Tokenization," page 13.
grand_total_amount	
ics_applications	Set to `ics_oct.`
merchant_descriptor_city	Set to `Visa Direct.`
merchant_id	
merchant_ref_number	
merchant_vat_registration	Required only on CyberSource through VisaNet in Latin America.

Table 3   Required Fields for an OCT Request (Continued)

Field	Notes
purchaser_vat_registration	Required only on CyberSource through VisaNet in Latin America.
recipient_firstname	Not supported on CyberSource through VisaNet.
recipient_lastname	Not supported on CyberSource through VisaNet.
sender_account_number	On CyberSource through VisaNet, required for Mastercard transactions. On FDC Compass, required for all transactions.
sender_firstname	Required or optional under various circumstances. See the field description for details.
sender_lastname	Required or optional under various circumstances. See the field description for details.
sender_name	Required or optional under various circumstances. See the field description for details.
sender_source_of_funds	
sender_state	Required if the sender country is CA or US.

See for:

■   Detailed descriptions of the required OCT request fields

■   Optional OCT request fields

Testing the OCT Service

Use the payment card numbers in the following tables to test the OCT service. Do not use real payment card numbers. Remove spaces when sending test card numbers to CyberSource.

Table 4   Visa Test Payment Card Numbers

Card Type	Card Number	CVV	Expiration Date
Credit card	4111 1111 1111 1110	—	—
Credit card	4487 9720 0000 0010	—	—
Credit card	4957 0304 2021 0490	—	—
Debit card	4622 9410 0000 0000	973	12/2022
Debit card	4622 9411 0000 0000	166	12/2022
Debit card	4622 9411 0000 0010	916	12/2022
Debit card	4622 9411 0000 0020	142	12/2022

Table 4   Visa Test Payment Card Numbers (Continued)

Card Type	Card Number	CVV	Expiration Date
Debit card	4622 9411 0000 0030	109	12/2022
Debit card	4622 9411 0000 0040	932	12/2022
Debit card	4622 9411 0000 0050	177	12/2022
Debit card	4622 9411 0000 0060	286	12/2022
Debit card	4622 9411 0000 0070	860	12/2022
Debit card	4622 9411 0000 0080	948	12/2022
Debit card	4622 9411 0000 0090	567	12/2022
Debit card	4895 2500 0000 0000	482	12/2022
Debit card	4895 3700 3000 0010	199	12/2022
Prepaid card	4895 2800 0000 0000	153	12/2022
Prepaid card	4895 2811 0000 0000	108	12/2022
Prepaid card	4895 2811 0000 0010	516	12/2022
Prepaid card	4895 2811 0000 0020	414	12/2022
Prepaid card	4895 2811 0000 0030	425	12/2022
Prepaid card	4895 2811 0000 0040	383	12/2022
Prepaid card	4895 2811 0000 0050	520	12/2022
Prepaid card	4895 2811 0000 0060	164	12/2022
Prepaid card	4895 2811 0000 0070	741	12/2022
Prepaid card	4895 2811 0000 0080	350	12/2022
Prepaid card	4895 2811 0000 0090	656	12/2022
Prepaid card	4895 3100 0000 0000	865	12/2022
Prepaid card	4895 3200 0000 0000	950	12/2022

Table 5   Mastercard Test Payment Card Numbers

Card Number
5033 9619 8915 0167
5033 9619 8900 0000 411
5868 2416 0825 5333 38

Optional Features

BIN Lookup

The bank identification number (BIN) lookup service uses the first six digits of a payment card account number to retrieve information about the account. To use the BIN lookup service:

- Request the service before processing a Payouts transaction.

- In the request, set the BIN lookup mode to `P`.

For more information about the BIN lookup service, see *BIN Lookup Service Using the SCMP API* (PDF | HTML).

Payment Tokenization

When you use payment tokenization, you can process an OCT by using information that is stored in a recipient's profile. CyberSource uses the payment token, which is also called a *subscription ID*, to reference the recipient's profile information in the CyberSource database. Instead of providing the payment card number, card type, and expiration date fields that are normally required for an OCT, set the value of the subscription ID field in the OCT request to the value of the payment token.

For information about obtaining a payment token using Secure Acceptance, see the *Secure Acceptance Hosted Checkout Integration Guide*.

For information about obtaining a payment token using the SCMP API, see *Token Management Service Using the SCMP API*.

API Fields

Formatting Restrictions

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

Data Type Definitions

Table 6   Data Type Definitions

Data Type	Description
Date and time	Format is YYYY-MM-DDThhmmssZ, where: ■ T separates the date and the time ■ Z indicates Coordinated Universal Time (UTC), also known as Greenwich Mean Time (GMT) **Example** 2019-08-11T224757Z equals August 11, 2019, at 22:47:57 (10:47:57 p.m.)
Decimal	Number that includes a decimal point **Example** 23.45, -0.1, 4.0, 90809.0468
Integer	Whole number {..., -3, -2, -1, 0, 1, 2, 3, ...}
Nonnegative integer	Whole number greater than or equal to zero {0, 1, 2, 3, ...}
Positive integer	Whole number greater than zero {1, 2, 3, ...}
String	Sequence of letters, numbers, spaces, and special characters

OCT Request-Level Fields

Table 7   OCT Request-Level Fields

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
business_application_id	Transaction type. This value is required for an OCT transaction. You can provide the value in this field or in your CyberSource account. When the request includes this field, this value overrides the information in your CyberSource account. Call CyberSource Customer Support to update your account information. For a list of valid values, see Appendix C, "Business Application Identifiers," on page 25. This field is a *pass-through*, which means that CyberSource does not verify the value or modify it in any way before sending it to the processor.	ics_oct (See the field description.)	String (2)
card_type	Type of card associated with the recipient's account. Possible values: ■ 001: Visa ■ 002: Mastercard	ics_oct (O)	String (3)
currency	Currency for the transaction. Use the three-character *ISO Standard Currency Codes*.	ics_oct (R)	String (5)
customer_cc_expmo	Two-digit month in which the payment card expires. Format: MM. Possible values: 01 through 12. This field is not required when using a CyberSource payment token. See "Payment Tokenization," page 13.	ics_oct (See the field description.)	String with numbers only (2)
customer_cc_expyr	Four-digit year in which the payment card expires. Format: YYYY. This field is not required when using a CyberSource payment token. See "Payment Tokenization," page 13.	ics_oct (See the field description.)	String with numbers only (4)
customer_cc_number	Customer's payment card number. This field is not required when using a CyberSource payment token. See "Payment Tokenization," page 13.	ics_oct (See the field description.)	String with numbers only (20)

Table 7   OCT Request-Level Fields (Continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
e_commerce_indicator	Type of transaction. Value for an OCT transaction: ▪ internet	ics_oct (O)	String (13)
grand_total_amount	Grand total for the transaction. This value cannot be negative. You can include a decimal point (.), but you cannot include any other special characters. CyberSource truncates the amount to the correct number of decimal places. Amount must be less than or equal to 50,000 USD unless otherwise noted. **Note** Amount limits differ depending on limitations imposed by your acquirer in addition to local laws and regulations. Contact your acquirer for more information.	ics_oct (R)	Decimal (15)
ics_applications	CyberSource services to process for the request. For the OCT service, set the value for this field to ics_oct.	ics_oct (R)	String (255)
merchant_descriptor	Merchant description that is displayed on the cardholder's statement. ***Credit Card Bill Payment*** Name of the originator providing the credit card bill payment service. ***Funds Disbursement*** Name of the originator sending the funds disbursement. ***Prepaid Load*** Name of the load partner providing the reload service.	ics_oct (O)	String (22)
merchant_descriptor_ city	This value might be displayed on the cardholder's statement. For an OCT transaction, the only supported value is Visa Direct.	ics_oct (R)	String (13)

Table 7   OCT Request-Level Fields (Continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
merchant_descriptor_ country	Country code for your business location. Use the standard *ISO Standard Country Codes*. This value might be displayed on the cardholder's statement. When you do not include this value in your authorization request, CyberSource uses the merchant country from your CyberSource account. **Important** This value must consist of English characters.	ics_oct (O)	String (2)
merchant_id	Your CyberSource merchant ID. Use the same merchant ID for evaluation, testing, and production.	Required for all CyberSource services.	String (30)
merchant_ref_ number	Merchant-generated transaction number or tracking number. 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 and transactions, see *Getting Started with CyberSource Advanced for the SCMP API*.	Required for all CyberSource services.	String (50)
merchant_vat_ registration	Your government-assigned tax identification number. This field is supported only CyberSource through VisaNet. **Note** For Level II/III, the maximum length of this field is different. See *Level II and Level III Processing Using the SCMP API*.	ics_oct (R in Latin America on CyberSource through VisaNet; otherwise, not used.)	String (13)
purchaser_vat_ registration	Customer's government-assigned tax identification number. This field is supported only CyberSource through VisaNet. **Note** For Level II/III, the maximum length of this field is different. See *Level II and Level III Processing Using the SCMP API*.	ics_oct (R in Latin America on CyberSource through VisaNet; otherwise, not used.)	String (13)
recipient_address	Street address of the recipient. This field is supported only on FDC Compass.	ics_oct (O)	String (50)
recipient_city	City of the recipient. This field is supported only on FDC Compass.	ics_oct (O)	String (25)

Table 7   OCT Request-Level Fields (Continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
recipient_country	Country associated with the address of the recipient. Use the standard *ISO Standard Country Codes*. This field is supported only on FDC Compass.	ics_oct (O)	String (2)
recipient_date_of_birth	Date of birth of the recipient. Format: YYYYMMDD This field is supported only on FDC Compass. Before sending this value to the processor, CyberSource reformats it to the FDC Compass format MMDDYYYY.	ics_oct (O)	String with numbers only (8)
recipient_firstname	First name of the recipient. This field is supported only on FDC Compass.	ics_oct (R)	String (35)
recipient_lastname	Last name of the recipient. This field is supported only on FDC Compass.	ics_oct (R)	String (35)
recipient_middleinitial	Middle initial of the recipient. This field is supported only on FDC Compass.	ics_oct (O)	String (1)
recipient_name	First name or whole name of the recipient. This field is supported only on CyberSource through VisaNet.	ics_oct (O)	String (30)
recipient_phone_number	Phone number of the recipient. This field is supported only on FDC Compass.	ics_oct (O)	String with numbers only (20)
recipient_postal_code	Postal code of the recipient. This field is supported only on FDC Compass.	ics_oct (O)	String (10)
recipient_state	State or province of the recipient. Use the *State, Province, and Territory Codes for the United States and Canada*. This field is supported only on FDC Compass.	ics_oct (O)	String (2)
sender_account_number	The account number of the entity funding the transaction. The value for this field can be a payment card account number or bank account number.	ics_oct (R for Mastercard transactions on CyberSource through VisaNet; R for all transactions on FDC Compass.)	String with numbers only (20)
sender_address	Street address of sender. ***Funds Disbursement*** This value is the address of the originator sending the funds disbursement.	ics_oct (O)	String (50)

Table 7   OCT Request-Level Fields (Continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
sender_city	City of sender. ***Funds Disbursement*** This value is the city of the originator sending the funds disbursement.	ics_oct (O)	String (25)
sender_country	Country of sender. Use the *ISO Standard Country Codes*. ***Funds Disbursement*** This value is the country of the originator sending the funds disbursement.	ics_oct (O)	String (2)
sender_date_of_birth	Date of birth of the sender. Format: YYYYMMDD This field is supported only on FDC Compass. Before sending this value to the processor, CyberSource reformats it to the FDC Compass format MMDDYYYY.	ics_oct (O)	String with numbers only (8)
sender_firstname	First name of sender when the sender is an individual. When the sender is a business or government entity, use the **sender_name** field instead. This field is supported only on FDC Compass.	ics_oct (O)	String (35)
sender_lastname	Last name of sender when the sender is an individual. When the sender is a business or government entity, use the **sender_name** field instead. This field is supported only on FDC Compass.	ics_oct (O)	String (35)
sender_middleinitial	Middle initial of sender when the sender is an individual. When the sender is a business or government entity, use the **sender_name** field instead. This field is supported only on FDC Compass.	ics_oct (O)	String (1)
sender_name	***CyberSource through VisaNet*** First name or whole name of sender. For a funds disbursement, this value is the first name of the originator sending the funds disbursement. ***All Other Processors*** Name of sender when the sender is a business or government entity. When the sender is an individual, use the **sender_firstname** and **sender_lastname** fields instead.	ics_oct (O)	FDC Compass: String (24) All other processors: String (30)

Table 7   OCT Request-Level Fields (Continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
sender_phone_number	Phone number of sender. This field is supported only on FDC Compass. ***Merchant Disbursement*** This value is your business phone number.	ics_oct (O)	String with numbers only (20)
sender_postal_code	Postal code of sender.	ics_oct (O)	String (10)
sender_reference_ number	Reference number generated by you that uniquely identifies the sender.	ics_oct (O)	String (19)

sender_source_of_ funds	Source of funds. Possible values:
	
	■ `01`: Credit card
	
	■ `02`: Debit card
	
	■ `03`: Prepaid card
	
	■ `04`: Depends on the processor:
	  ● CyberSource through VisaNet: cash
	  ● All other processors: deposit account
	
	■ `05`: Debit or deposit account that is not linked to a Visa card. Includes checking accounts, savings accounts, proprietary debit or ATM card accounts, and digital wallet accounts.
	
	■ `06`: Credit account that is not linked to a Visa card. Includes credit cards and proprietary lines of credit.
	
	Funds Disbursement
	For FDC Compass, the best value for funds disbursement is `04` to identify that the originator used a deposit account to fund the disbursement. For CyberSource through VisaNet, the best value for funds disbursement is `05`.
	
	Credit Card Bill Payment
	This value must be `02`, `03`, `04`, or `05`.
		ics_oct (R)	String with numbers only (2)

sender_state	State of sender. Use the *State, Province, and Territory Codes for the United States and Canada*.	ics_oct (R if **sender_ country** is `CA` or `US`.)	String (2)

Table 7   OCT Request-Level Fields (Continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
subscription_id	CyberSource payment token. When you include this field in your request, the following fields are optional: ■ card_accountNumber ■ card_cardType ■ card_expirationMonth ■ card_expirationYear See "Payment Tokenization," page 13.	ics_oct (O)	String (26)

OCT Reply Fields

Table 8   OCT Reply Fields

Field	Description	Returned By	Data Type & Length
client_lib_version	Version of the client library used to request the transaction.	ics_oct	String (50)
currency	Currency for the transaction. Use the three-character *ISO Standard Currency Codes*.	ics_oct	String (5)
fee_program_indicator	Interchange reimbursement fee program indicator (FPI), which is used when assessing the fee applied to a cross-border or domestic Asia Pacific financial transaction. Acquirers and issuers retain and return the FPI value in chargebacks and representments.	ics_oct	String (3)
ics_rcode	Indicates whether the entire request was successful. Possible values: ■ `-1`: An error occurred. ■ `0`: The request was declined. ■ `1`: The request was successful.	ics_oct	Integer (1)
ics_rflag	One-word description of the result of the entire request. See Table 10, "OCT Reply Flags," on page 26.	ics_oct	String (50)

Table 8   OCT Reply Fields (Continued)

Field	Description	Returned By	Data Type & Length
ics_rmsg	Message that explains the reply flag **ics_rflag**. Do not display this message to the customer, and do not use this field to write an error handler.	ics_oct	String (255)
merchant_ref_ number	Transaction number 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 include corrupted characters.	ics_oct	String (50)
oct_amount	Transaction amount.	ics_oct	Decimal (15)
oct_approval_code	Issuer-generated approval code for the transaction.	ics_oct	String (6)
oct_payment_network_ transaction_id	Network transaction identifier (TID). This value can be used to identify a specific transaction when you are discussing the transaction with your processor.	ics_oct	String (15)
oct_rcode	Indicates whether the service request was successful. Possible values: ■ `-1`: An error occurred. ■ `0`: The request was declined. ■ `1`: The request was successful.	ics_oct	Integer (5)
oct_request_time	Date and time when the service was requested.	ics_oct	Date and time (20)
oct_response_code	Transaction status from the processor. See Appendix E, "Processor Response Codes," on page 28.	ics_oct	String (10)
oct_rflag	One-word description of the result of the **ics_ oct** request. See Table 10, "OCT Reply Flags," on page 26.	ics_oct	String (50)
oct_rmsg	Message that explains the reply flag **oct_rflag**. Do not display this message to the customer, and do not use this field to write an error handler.	ics_oct	String (255)
oct_trans_ref_no	Reference number that you use to reconcile your CyberSource reports with your processor reports. See *Getting Started with CyberSource Advanced for the SCMP API* for information about transaction tracking and reconciliation.	ics_oct	String (60)
recipient_billing_ amount	Amount deposited into the recipient's account by the issuer.	ics_oct	Decimal (15)

Table 8   OCT Reply Fields (Continued)

Field	Description	Returned By	Data Type & Length
recipient_billing_ conversion_rate	Conversion rate between the sender's currency and recipient's currency used by the issuer to deposit the funds into the recipient's account.	ics_oct	String (8)
recipient_billing_ currency	Currency used by the issuer to deposit the funds into the recipient's account. For the possible values, see the *ISO Standard Currency Codes*.	ics_oct	String (3)
request_id	Identifier for the request.	ics_oct	String (26)

Examples

Example 1   OCT Request

```
merchant_id=FriendlyInsuranceCo
merchant_ref_number=482046C3A7E94F6
business_application_id=FD
currency=USD
e_commerce_indicator=internet
grand_total_amount=2500.00
customer_cc_number=4111111111111111
customer_cc_expmo=12
customer_cc_expyr=2020
card_type=001
ics_applications=ics_oct
recipient_firstname=John
recipient_lastname=Smith
sender_reference_number=CL00456-A
sender_source_of_funds=04
sender_name=Big Insurance Company
sender_address=900 Metro Center Blvd
sender_city=Foster City
sender_state=CA
sender_postal_code=94040
sender_country=US
sender_account_number=5555555555554444
```

Example 2   OCT Reply

```
merchant_ref_number=482046C3A7E94F5
request_id=0305782650000167905081
ics_rcode=1
ics_rflag=SOK
ics_rmsg=Request was processed successfully.
oct_rcode=1
oct_rflag=SOK
oct_rmsg=Request was processed successfully.
oct_trans_ref_no=94820975023471
oct_response_code=100
oct_approval_code=888888
oct_amount=2500.00
currency=USD
oct_payment_network_transaction_id=012345678912345
```

Business Application Identifiers

Send a business application identifier in the **business_application_id** field.

Table 9   Business Application Identifiers

Identifier	Description
BB	Business-to-business supplier payments
FD	- Commission payments - Digital goods or games - Insurance payments - Loan disbursements - Lottery payouts - Shared economy - Non-government-initiated tax refund services such as tax preparation businesses
GD	- Government-initiated tax refunds - Government benefit and welfare disbursements
GP	Gambling payout other than online gambling
LO	Loyalty credits and rebates (not supported in European systems)
MD	Merchant or marketplace settlements (acquirers or aggregators settling to merchants)
OG	Online gambling payout
PD	Payroll or pension disbursement
WT	Wallet transfer (not supported in Europe)

Reply Flags

The following table describes the reply flags that the SCMP API can return for the credit card services. See *Getting Started with CyberSource Advanced for the SCMP API* for a discussion of replies and reply flags.

⚠️ **Important**	Because CyberSource can add reply fields and reply flags at any time:
	■ You must parse the reply data according to the names of the fields instead of the field order in the reply. For more information about parsing reply fields, see the documentation for your client.
	■ Your error handler should be able to process new reply flags without problems.
	■ Your error handler should use the **ics_rcode** field to determine the result if it receives a reply flag that it does not recognize.

Table 10 OCT Reply Flags

Reply Flag	Description
DAGGDENIED	Your aggregator or acquirer is not accepting transactions from you at this time.
DAGGREJECTED	Your aggregator or acquirer is not accepting this transaction.
DCALL	You must call the issuing bank to proceed with the transaction.
DCARDEXPIRED	CyberSource declined the request because the credit card has expired. You might also receive this value if the expiration date you provided does not match the date the issuing bank has on file. **Note** **ics_credit** does not check the expiration date. Instead, it passes the request to the payment processor. If the payment processor permits you to issue credits to expired cards, CyberSource does not limit this functionality.
DCARDREFUSED	The bank declined the transaction. **Note** This reply flag includes declines due to insufficient funds, which cannot be distinguished from other transactions at authorization time.
DDUPLICATE	The merchant reference number for this authorization request matches the merchant reference number of another authorization request that you sent within the past 15 minutes. Resend the request with a unique merchant reference number.

Table 10   OCT Reply Flags (Continued)

Reply Flag	Description
DINVALIDCARD	The credit card number did not pass CyberSource basic checks.
DINVALIDDATA	Data provided is not consistent with the request. For example, you requested a product with negative cost, or you tried to credit a capture that was previously voided.
DMISSINGFIELD	The request is missing a required field.
ESYSTEM	System error. You must design your transaction management system to include a way to correctly handle CyberSource system errors. Depending on which payment processor is handling the transaction, the error might indicate a valid CyberSource system error, or it might indicate a processor rejection because of some type of invalid data. In either case, CyberSource recommends that you do not design your system to endlessly try to resend a transaction when a system error occurs. For information about handling system errors and retries, see the documentation for the CyberSource client that you are using.
ETIMEOUT	The request timed out.
SOK	Transaction was successful.

Processor Response Codes

Processor response codes are OCT service transaction status messages that are provided by the bank and returned in the **oct_response_code** field.

Table 11   Processor Response Codes

Response Code	Description
00	Successful transaction.
12	Issuer declined the transaction.
13	Amount exceeded the maximum limit allowed for this type of OCT.
57	The cardholder is not set up to receive this type of OCT.
61	Issuer declined the transaction because exceeds the cumulative total amount limit.
62	Restricted card. OCT cannot be sent to an embargoed country (Cuba, Iran, North Korea, Syria, or Sudan).
64	Transaction does not fulfill anti-money laundering requirements because the required sender and recipient information was not sent.
65	Issuer declined the transaction because it exceeds the cumulative total count limit.
91	Issuer is unavailable.
93	Transaction cannot be completed because it violates the law.
94	Duplicate transaction.
96	Error while performing the transaction.