

Payouts

Using the Simple Order API

November 2019



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Recent Revisions to This Document

Release	Changes
November 2019	This revision contains only editorial changes and no technical updates.
August 2019	<p>Added information about CyberSource through VisaNet to the guide.</p> <p>Added information about mode P to "BIN Lookup," page 13.</p> <p>Changed the requirements for the sender_accountNumber field. See "OCT Request Fields," page 15.</p> <p>Deleted all information about money transfers. An AFT is required to support a money transfer and CyberSource Payouts does not support AFTs.</p>
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	<p>All processors:</p> <ul style="list-style-type: none"> ■ Changed the card_cardType field to optional for the OCT service. See "OCT Request Fields," page 15. ■ Replaced recipient_name with recipient_firstName and recipient_lastName in Example 1, "OCT Request," on page 24 and Example 3, "OCT Request," on page 26. <p>FDC Compass: changed the maximum length for the sender_name field to 24. See "OCT Request Fields," page 15.</p>
June 2018	<p>Added reason code 153 to Appendix D, "Reason Codes," on page 29.</p> <p>Updated the descriptions for the following fields in "OCT Request Fields," page 15:</p> <ul style="list-style-type: none"> ■ card_accountNumber ■ card_cardType ■ card_expirationMonth ■ card_expirationYear ■ recurringSubscriptionInfo_subscriptionID ■ sender_sourceOfFunds

About This Guide

Audience and Purpose

This guide is written for developers who want to use the CyberSource Simple Order 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	<ul style="list-style-type: none"> ■ 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 Simple Order API* ([PDF](#) | [HTML](#)) describes how to get started using the Simple Order API.
- *Credit Card Services Using the Simple Order API* ([PDF](#) | [HTML](#)) describes how to integrate CyberSource payment processing services into your business.
- *BIN Lookup Service Using the Simple Order 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.



Note

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

- 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.



Important

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.

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	<ul style="list-style-type: none"> ■ Visa ■ Mastercard
FDC Compass	<ul style="list-style-type: none"> ■ 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
card_accountNumber	Not required when using a CyberSource payment token. See " Payment Tokenization ," page 13.
card_expirationMonth	Not required when using a CyberSource payment token. See " Payment Tokenization ," page 13.
card_expirationYear	Not required when using a CyberSource payment token. See " Payment Tokenization ," page 13.
invoiceHeader_businessApplicationID	Not required when your CyberSource account includes this value.
invoiceHeader_merchantDescriptorCity	Set to <code>Visa Direct</code> .
invoiceHeader_merchantVATRegistration	Required only on CyberSource through VisaNet in Latin America.
invoiceHeader_purchaserVATRegistration	Required only on CyberSource through VisaNet in Latin America.
merchantID	
merchantReferenceCode	
octService_run	Set to <code>true</code> .
purchaseTotals_currency	

Table 3 Required Fields for an OCT Request (Continued)

Field	Notes
purchaseTotals_ grandTotalAmount	
recipient_firstName	Not supported on CyberSource through VisaNet.
recipient_lastName	Not supported on CyberSource through VisaNet.
sender_accountNumber	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_sourceOfFunds	
sender_state	Required if the sender country is CA or US.

See ["OCT Request Fields," page 15](#), 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 Simple Order 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 Simple Order API, see [Token Management Service Using the Simple Order API](#).

API Fields

Formatting Restrictions

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

Data Type Definitions

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

Table 6 Data Type Definitions

Data Type	Description
Date and time	Format is YYYY-MM-DDThh:mm:ssZ, where: <ul style="list-style-type: none">■ T separates the date and the time■ Z indicates Coordinated Universal Time (UTC), also known as Greenwich Mean Time (GMT) <p>Example 2019-08-11T22:47:57Z equals August 11, 2019, 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

OCT Request Fields

Table 7 OCT Request Fields

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
card_accountNumber	Customer's payment card number. This field is not required when using a CyberSource payment token. See " Payment Tokenization ," page 13.	octService (See the field description.)	String with numbers only (20)
card_cardType	Type of card associated with the recipient's account. Possible values: <ul style="list-style-type: none"> ■ 001: Visa ■ 002: Mastercard 	octService (O)	String (3)
card_expirationMonth	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.	octService (See the field description.)	String with numbers only (2)
card_expirationYear	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.	octService (See the field description.)	String with numbers only (4)
invoiceHeader_businessApplicationID	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 28. This field is a <i>pass-through</i> , which means that CyberSource does not verify the value or modify it in any way before sending it to the processor.	octService (See the field description.)	String (2)

Table 7 OCT Request Fields (Continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
invoiceHeader_ merchantDescriptor	<p>Merchant description that is displayed on the cardholder's statement.</p> <p>Credit Card Bill Payment Name of the originator providing the credit card bill payment service.</p> <p>Funds Disbursement Name of the originator sending the funds disbursement.</p> <p>Prepaid Load Name of the load partner providing the reload service.</p>	octService (O)	String (22)
invoiceHeader_ merchantDescriptorCity	<p>This value might be displayed on the cardholder's statement. For an OCT transaction, the only supported value is <i>Visa Direct</i>.</p>	octService (R)	String (13)
invoiceHeader_ merchantDescriptor Country	<p>Country code for your business location. Use the standard <i>ISO Standard Country Codes</i>. This value might be displayed on the cardholder's statement.</p> <p>When you do not include this value in your authorization request, CyberSource uses the merchant country from your CyberSource account.</p> <p>Important This value must consist of English characters.</p>	octService (O)	String (2)
invoiceHeader_ merchantVAT Registration	<p>Your government-assigned tax identification number.</p> <p>This field is supported only CyberSource through VisaNet.</p> <p>Note For Level II/III, the maximum length of this field is different. See <i>Level II and Level III Processing Using the Simple Order API</i>.</p>	octService (R in Latin America on CyberSource through VisaNet; otherwise, not used.)	String (13)
invoiceHeader_ purchaserVAT Registration	<p>Customer's government-assigned tax identification number.</p> <p>This field is supported only CyberSource through VisaNet.</p> <p>Note For Level II/III, the maximum length of this field is different. See <i>Level II and Level III Processing Using the Simple Order API</i>.</p>	octService (R in Latin America on CyberSource through VisaNet; otherwise, not used.)	String (13)

Table 7 OCT Request Fields (Continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
merchantID	Your CyberSource merchant ID. Use the same merchant ID for evaluation, testing, and production.	Required for all CyberSource services.	String (30)
merchantReferenceCode	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 Simple Order API .	Required for all CyberSource services.	String (50)
octService_commerceIndicator	Type of transaction. Value for an OCT transaction: <ul style="list-style-type: none"> internet 	octService (O)	String (13)
octService_run	Whether to include octService in your request. Possible values: <ul style="list-style-type: none"> true: Include the service in your request. false (default): Do not include the service in your request. 	octService (R)	String (5)
purchaseTotals_currency	Currency for the transaction. Use the three-character ISO Standard Currency Codes .	octService (R)	String (5)
purchaseTotals_grandTotalAmount	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. <p>All Other Transactions Amount must be less than or equal to 50,000 USD unless otherwise noted.</p> <p>Note Amount limits differ depending on limitations imposed by your acquirer in addition to local laws and regulations. Contact your acquirer for more information.</p>	octService (R)	String (15)
recipient_address	Street address of the recipient. This field is supported only on FDC Compass.	octService (O)	String (50)
recipient_city	City of the recipient. This field is supported only on FDC Compass.	octService (O)	String (25)

Table 7 OCT Request 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.	octService (O)	String (2)
recipient_dateOfBirth	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.	octService (O)	String with numbers only (8)
recipient_firstName	First name of the recipient. This field is supported only on FDC Compass.	octService (R)	String (35)
recipient_lastName	Last name of the recipient. This field is supported only on FDC Compass.	octService (R)	String (35)
recipient_middleInitial	Middle initial of the recipient. This field is supported only on FDC Compass.	octService (O)	String (1)
recipient_name	First name or whole name of the recipient. This field is supported only on CyberSource through VisaNet.	octService (O)	String (30)
recipient_phoneNumber	Phone number of the recipient. This field is supported only on FDC Compass.	octService (O)	String with numbers only (20)
recipient_postalCode	Postal code of the recipient. This field is supported only on FDC Compass.	octService (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.	octService (O)	String (2)
recurringSubscriptionInfo_subscriptionID	CyberSource payment token. When you include this field in your request, the following fields are optional: <ul style="list-style-type: none"> ■ card_accountNumber ■ card_cardType ■ card_expirationMonth ■ card_expirationYear See "Payment Tokenization," page 13 .	octService (O)	String (26)

Table 7 OCT Request Fields (Continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
sender_accountNumber	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.	octService (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.	octService (O)	String (50)
sender_city	City of sender. Funds Disbursement This value is the city of the originator sending the funds disbursement.	octService (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.	octService (O)	String (2)
sender_dateOfBirth	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.	octService (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.	octService (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.	octService (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.	octService (O)	String (1)

Table 7 OCT Request Fields (Continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
sender_name	<p>CyberSource through VisaNet First name or whole name of sender.</p> <p>For a funds disbursement, this value is the first name of the originator sending the funds disbursement.</p> <p>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.</p>	octService (O)	FDC Compass: String (24) All other processors: String (30)
sender_phoneNumber	<p>Phone number of sender.</p> <p>This field is supported only on FDC Compass.</p> <p>Merchant Disbursement This value is your business phone number.</p>	octService (O)	String with numbers only (20)
sender_postalCode	Postal code of sender.	octService (O)	String (10)
sender_referenceNumber	Reference number generated by you that uniquely identifies the sender.	octService (O)	String (19)

Table 7 OCT Request Fields (Continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
sender_sourceOfFunds	<p>Source of funds. Possible values:</p> <ul style="list-style-type: none"> ■ 01: Credit card ■ 02: Debit card ■ 03: Prepaid card ■ 04: Depends on the processor: <ul style="list-style-type: none"> ● 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. <p>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.</p> <p>Credit Card Bill Payment This value must be 02, 03, 04, or 05.</p>	octService (R)	String with numbers only (2)
sender_state	State of sender. Use the State, Province, and Territory Codes for the United States and Canada .	octService (R if sender_country is CA or US.)	String (2)

OCT Reply Fields

Table 8 OCT Reply Fields

Field	Description	Returned By	Data Type & Length
decision	<p>Summarizes the result of the overall request.</p> <p>Possible values:</p> <ul style="list-style-type: none"> ■ ACCEPT ■ ERROR ■ REJECT <p>For details about these values, see the information about handling replies in Getting Started with CyberSource Advanced for the Simple Order API.</p>	octReply	String (6)
feeProgramIndicator	<p>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 representations.</p>	octReply	String (3)
invalidField_0 through invalidField_N	<p>Fields in the request that have invalid data. For information about missing or invalid fields, see Getting Started with CyberSource Advanced for the Simple Order API.</p> <p>Note These fields are included as an aid to software developers only. Do not use these fields to interact with your customers.</p>	octReply	String (100)
merchantReference Code	<p>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.</p>	octReply	String (50)
missingField_0 through missingField_N	<p>Required fields that were missing from the request. For information about missing or invalid fields, see Getting Started with CyberSource Advanced for the Simple Order API.</p> <p>Note These fields are included as an aid to software developers only. Do not use these fields to interact with your customers.</p>	octReply	String (100)
octReply_amount	Transaction amount.	octReply	String (15)

Table 8 OCT Reply Fields (Continued)

Field	Description	Returned By	Data Type & Length
octReply_approvalCode	Issuer-generated approval code for the transaction.	octReply	String (6)
octReply_paymentNetworkTransactionID	Network transaction identifier (TID). This value can be used to identify a specific transaction when you are discussing the transaction with your processor.	octReply	String (15)
octReply_processorResponse	Transaction status from the processor. See Appendix E, "Processor Response Codes," on page 31 .	octReply	String (10)
octReply_reasonCode	Numeric value corresponding to the result of the OCT service request. See Table 10, "OCT Reason Codes," on page 29 .	octReply	Integer (5)
octReply_reconciliationID	Reference number that you use to reconcile your CyberSource reports with your processor reports. See Getting Started with CyberSource Advanced for the Simple Order API for information about transaction tracking and reconciliation.	octReply	String (60)
octReply_requestDateTime	Date and time when the service was requested.	octReply	Date and time (20)
purchaseTotals_currency	Currency for the transaction. Use the three-character ISO Standard Currency Codes .	octReply	String (5)
reasonCode	Numeric value corresponding to the result of the overall request. See Table 10, "OCT Reason Codes," on page 29 .	octReply	Integer (5)
recipient_billingAmount	Amount deposited into the recipient's account by the issuer.	octReply	String (15)
recipient_billingConversionRate	Conversion rate between the sender's currency and recipient's currency used by the issuer to deposit the funds into the recipient's account.	octReply	String (8)
recipient_billingCurrency	Currency used by the issuer to deposit the funds into the recipient's account. For the possible values, see the ISO Standard Currency Codes .	octReply	String (3)
requestID	Identifier for the request.	octReply	String (26)

Examples

Name-Value Pair Examples

Example 1 OCT Request

```
merchantID=BigInsuranceCo123
merchantReferenceCode=482046C3A7E94F6
invoiceHeader_merchantDescriptorCity=Visa Direct
invoiceHeader_businessApplicationID=FD
purchaseTotals_currency=USD
purchaseTotals_grandTotalAmount=2500.00
card_accountNumber=4111111111111111
card_expirationMonth=12
card_expirationYear=2020
card_cardType=001
octService_run=true
octService_commerceIndicator=internet
recipient_firstName=John
recipient_lastName=Smith
sender_referenceNumber=CL-0001234567
sender_sourceOfFunds=04
sender_name=Big Insurance Company
sender_address=900 Metro Center Blvd
sender_city=Foster City
sender_state=CA
sender_postalCode=94040
sender_country=US
sender_accountNumber=5555555555554444
```

Example 2 OCT Reply

```
merchantReferenceCode=482046C3A7E94F5
requestID=0305782650000167905081
decision=ACCEPT
reasonCode=100
purchaseTotals_currency=USD
octReply_reasonCode=100
octReply_reconciliationID=94820975023471
octReply_processorResponse=00
octReply_approvalCode=831000
octReply_amount=2500.00
octReply_paymentNetworkTransactionID=012345678912345
```

XML Examples

Example 3 OCT Request

```

<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.135">
  <merchantID>BigInsuranceCo123</merchantID>
  <merchantReferenceCode>482046C3A7E94F6</merchantReferenceCode>
  <invoiceHeader>
    <merchantDescriptorCity>Visa Direct</merchantDescriptorCity>
    <businessApplicationID>FD</businessApplicationID>
  </invoiceHeader>
  <purchaseTotals>
    <currency>USD</currency>
    <grandTotalAmount>2500.00</grandTotalAmount>
  </purchaseTotals>
  <card>
    <accountNumber>4111111111111111</accountNumber>
    <expirationMonth>12</expirationMonth>
    <expirationYear>2020</expirationYear>
    <cardType>001</cardType>
  </card>
  <octService run="true">
    <commerceIndicator>internet</commerceIndicator>
  </octService>
  <recipient>
    <lastName>Smith</name>
    <firstName>William</name>
  </recipient>
  <sender>
    <referenceNumber>123ABC</referenceNumber>
    <sourceOfFunds>04</sourceOfFunds>
    <name>Big Insurance Company</name>
    <address>900 Metro Center Blvd</address>
    <city>Foster City</city>
    <state>CA</state>
    <postalCode>94040</postalCode>
    <country>US</country>
    <accountNumber>5555555555554444</accountNumber>
  </sender>
</requestMessage>

```

Example 4 OCT Reply

```
<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.135">
  <c:merchantReferenceCode>482046C3A7E94F5</c:merchantReferenceCode>
  <c:requestID>0305782650000167905081</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:purchaseTotals_currency>USD</c:purchaseTotals_currency>
  <c:octReply>
    <c:reasonCode>100</c:reasonCode>
    <c:requestDateTime>2017-10-23T23:24:32Z</c:requestDateTime>
    <c:reconciliationID>94820975023471</c:reconciliationID>
    <c:processorResponse>00</c:processorResponse>
    <c:approvalCode>831000</c:approvalCode>
    <c:amount>2500.00</c:amount>
    <c:paymentNetworkTransactionID>123456789012345</c:paymentNetworkTransactionID>
  </c:octReply>
</c:replyMessage>
```

Business Application Identifiers

Send a business application identifier in the `invoiceHeader_businessApplicationID` field.

Table 9 Business Application Identifiers

Identifier	Description
BB	Business-to-business supplier payments
FD	<ul style="list-style-type: none"> ■ 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	<ul style="list-style-type: none"> ■ 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)

Reason Codes

The following table describes the reason codes returned by the Simple Order API for the credit card services. For a description of replies, decisions, and reason codes, see the information about handling replies in [Getting Started with CyberSource Advanced for the Simple Order API](#).



Important

Because CyberSource can add reply fields and reason codes 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 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 10 OCT Reason Codes

Reason Code	Description
100	Successful transaction.
101	The request is missing one or more required fields. Possible action: see the reply fields missingField_0 through missingField_N for which fields are missing. Resend the request with the complete information. For information about missing or invalid fields, see Getting Started with CyberSource Advanced for the Simple Order API .
102	One or more fields in the request contains invalid data. Possible action: see the reply fields invalidField_0 through invalidField_N for which fields are invalid. Resend the request with the correct information. For information about missing or invalid fields, see Getting Started with CyberSource Advanced for the Simple Order API .
104	The merchant reference code for this authorization request matches the merchant reference code of another authorization request that you sent within the past 15 minutes. Possible action: resend the request with a unique merchant reference code.

Table 10 OCT Reason Codes (Continued)

Reason Code	Description
150	<p>General system failure.</p> <p>See the documentation for your CyberSource client for information about handling retries when system errors occur.</p>
153	<p>Your CyberSource account is not enabled for the OCT service. Contact CyberSource Customer Support to have your account enabled for this service.</p>
201	<p>The issuing bank has questions about the request. You do not receive an authorization code programmatically, but you might receive one verbally by calling the processor.</p> <p>Possible action: call your processor to possibly receive a verbal authorization. For contact phone numbers, refer to your merchant bank information.</p>
202	<p>Expired card. You might receive this value if the expiration date you provided does not match the date that the issuing bank has on file.</p> <p>Possible action: request a different card or other form of payment.</p>
203	<p>General decline of the card. No other information was provided by the issuing bank.</p> <p>Possible action: request a different card or other form of payment.</p>
205	<p>Stolen or lost card.</p> <p>Possible action: review this transaction manually to ensure that you submitted the correct information.</p>
208	<p>Inactive card or card not authorized for card-not-present transactions.</p> <p>Possible action: request a different card or other form of payment.</p>
231	<p>Invalid account number.</p> <p>Possible action: request a different card or other form of payment.</p>
233	<p>General decline by the processor.</p> <p>Possible action: request a different card or other form of payment.</p>
234	<p>Incorrect information in your CyberSource account.</p> <p>Possible action: do not resend the request. Contact CyberSource Customer Support to correct the information in your account.</p>
240	<p>The card type sent is invalid or does not correlate with the credit card number.</p> <p>Possible action: confirm that the card type correlates with the credit card number specified in the request, and then resend the request.</p>
250	<p>The request was received, but a timeout occurred at the payment processor.</p> <p>Possible action: to avoid duplicating the transaction, do not resend the request until you have reviewed the transaction status in the Business Center.</p>
490	<p>Your aggregator or acquirer is not accepting transactions from you at this time.</p>
491	<p>Your aggregator or acquirer is not accepting this transaction.</p>

Processor Response Codes

Processor response codes are OCT service transaction status messages that are provided by the bank and returned in the `octReply_processorResponse` 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.