CyberSource Business Center

User Guide

August 2016

CyberSource®

the power of payment

CyberSource Contact Information

For technical support questions, go to the Home page in the Business Center to see the contact information appropriate for your account.

Visit the Business Center, your central location for managing your online payment transactions, at https://businesscenter.cybersource.com.

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

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

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Contents

Recent Revisions to This Document

The following table lists changes made in recent releases of this document:

Release	Changes
August 2016	■ This revision contains only editorial changes and no technical updates.
April 2015	■ Removed reference to Quickbooks under Additional Services.
January 2015	■ Added information for creating follow-on subscriptions from an eCheck transaction. See "Creating a Follow-On Subscription," page 70.
October 2014	■ Updated Level II and Level III information. See "Level II and Additional Level III Fields," page 33.
September 2014	■ This revision contains only editorial changes and no technical updates.
April 2014	■ This revision contains only editorial changes and no technical updates.
October 2012	■ This revision contains only editorial changes and no technical updates.

Welcome to the Business Center

The CyberSource Business Center is a secure, Web-based tool that you can use to process credit cards and checks. CyberSource provides an Internet payment gateway fully integrated with popular shopping-cart software. To seamlessly integrate payment and fraud controls into your Web site, you can use the Virtual Terminal to process mail and telephone orders, the hosted payment order form if you do not use a shopping cart, or the Simple Order API.

The CyberSource Business Center offers many advantages:

- **Easy to implement:** CyberSource is integrated into a number of popular shopping carts; however, if you prefer, you can integrate a hosted payment order form into your web site, or you can use the CyberSource Simple Order API.

- **Easy to manage:** With the Business Center, you can submit orders via telephone or fax by using the Virtual Terminal, search for an order, view reports, and use the online help.

- **Reliable and scalable technology:** The CyberSource Business Center is based on technology designed for the largest online businesses to accept a high volume of transactions 24 hours a day. As your business grows, you can be confident that you have a reliable and fully tested payment service.

- **Combined payment and fraud control tools:** In the CyberSource Business Center, you can accept different forms of payment, and you can combine payment with fraud control tools. You can configure the fraud controls to create a simple but effective tool to minimize your exposure to online fraud. This tool uses address verification, card number verification, and transaction amount limit to review and match the billing and shipping addresses of your customers.

Selecting a Method to Process Orders

You can select to process your orders by using the Virtual Terminal, the Hosted Order Page, or the Simple Order API. You select the method that best suits your business needs

and your technical expertise. To learn more about these payment processing methods, see the Connection Methods diagram under the Support tab of the Business Center.

Orders by Telephone

If you accept orders only by telephone, fax, or email, you can use the Virtual Terminal, which is a Web-based version of the credit card terminals that you use at a retail store. When a customer makes a purchase on the telephone or at the point of sale, such as in your store, you can use the Virtual Terminal to process the customer's order. For more information on Virtual Terminal, see Chapter 4, Processing an Order with the Virtual Terminal – Chapter 5, Searching and Reviewing Orders.

Orders Through a Web Site

If you accept orders through a Web site and you are (or use) a Web site developer or programmer, you have two options to authorize and capture transactions:

■   You can link your Web site to a payment order form hosted by CyberSource known as the Hosted Order Page to process your orders. You can configure the Hosted Order Page to your needs. For more information, see the *Business Center Hosted Order Page User's Guide*.

■   You can collect all the information from the customer and send it electronically to CyberSource by using the Business Center Simple Order API, which is a secure way to send transaction data from your Web site to CyberSource. For more information, see the *Business Center Simple Order API User's Guide*.

Understanding and Preventing Credit Card Fraud

A fraudulent customer can easily steal a credit card number and use it to place orders at your store. For this reason, when you sell items online, by telephone, or by mail, you need to take precautions to avoid fraud attempts. According to card association rules and even if the cardholder's bank authorized the transaction, you are liable for losses if customers claim that their cards were used without their knowledge or consent. If this happens, you will be subject to a reversal of payment (also known as a chargeback).

By providing you with access to basic fraud detection tools, Smart Authorization and Advanced Smart Authorization, CyberSource validates your customers' identities and guards against fraud losses. These subjects are discussed in "Configuring Smart Authorization," page 40.

Rejection by the Smart Authorization tools is a *soft* reject as opposed to *hard* reject due to causes other than Smart Authorization, such as invalid data, invalid card, or a system error. You cannot capture these last orders.

!

Important

If an order is rejected because it appears to be risky, and you verify that the order is legitimate, you can capture the authorization and fulfill the order. See "Reviewing Declined Credit Card Authorizations," page 83 for information.

Using this Guide

The guide provides all the necessary information that you need to configure and use the Virtual Terminal.

Chapter 2, Activating Your Business Center Account	How to log into the Business Center and activate your account
Chapter 3, Configuring Your Business Center Settings	How to configure your Business Center settings to use the Virtual Terminal
Chapter 4, Processing an Order with the Virtual Terminal	How to process an order with the Virtual Terminal and how to correct declined orders
Chapter 5, Searching and Reviewing Orders	How to search and review, capture, and credit orders
Appendix A, Processing Credit Card Payments	How to process credit card payments and how to prevent credit card fraud
Appendix B, Processing Electronic Checks Payments	How to prepare your Web site to process check payments
Appendix C, AVS, CVN, and Factor Codes	Codes that you may see in the Transaction Detail page
Appendix D, Reason Codes in the Transaction Exception Detail Report	Reason codes that you may receive in the Transaction Exception Detail Report

Activating Your Business Center Account

This chapter shows how to set up your Business Center account and how to start accepting your customers' orders.

Logging into the Business Center for the First Time

Log into https://businesscenter.cybersource.com with the merchant ID, user name, and temporary password that you received when you signed up or your reseller registered your business in the Business Center.

As soon as you log in, you are prompted to choose a permanent password.

> You can change your password as often as you want.
>
> **Note**

Step 1 In the Current Password box, type the password that you used to log in.

Step 2 Choose a new password by following these requirements:
- The password must contain at least 8 characters and no more than 50.
- The password cannot contain the user name or be same as the last 15 passwords.
- The password must contain at least 2 letters.
- The password cannot contain more than 4 instances of the same character.
- The password must contain at least 5 unique characters.
- The Password must contain at least 2 unique numbers (symbols count as numbers).

The password cannot be changed more than three times in 24 hours. In addition, you cannot change a password more than once every 24 hours. For instructions on creating a complex password that is easy for you to remember but difficult for others to guess, see the online help. Your password expires every 90 days.

Step 3 Enter and confirm your new password.

Step 4 Click **Submit**.

The secret profile page appears.

You need to choose a password recovery question, which will be saved with the answer in the database. If you forget your password, this question will appear on the screen to verify your identity when you attempt to log in to the Business Center. You will need to answer the question correctly to be allowed to log into the Business Center.

Step 5   Choose a question and type the appropriate answer, and click **Submit Request**.

The Payment Authorization page appears as shown in the two following figures. If CyberSource will be billing you on behalf of your account provider, you need to enter your checking account and credit card information for the monthly costs of the account.

Electronic Check Processing

If we are unable to debit your bank account for the required fees, the following credit card will be billed. However, if you choose not to provide your credit card information, and your bank account has insufficient funds, CyberSource may be forced to send your account to a collection agency. This section is optional.

Customer First/Last Name

Customer Address

City/State/Zip   AL

Country   United States

Account Type   ○ Checking   ○ Savings

Account Number

Routing Number

The amount of fees owed to CyberSource will be debited from the above account according to the following schedule:

Effective Date   August 3, 2007

Frequency   Monthly

Credit Card Information

If we are unable to debit your bank account for the required fees, the following credit card will be billed. However, if you choose not to provide your credit card information, and your bank account has insufficient funds, CyberSource may be forced to send your account to a collection agency. This section is optional.

Customer First/Last Name

Customer Address

City/State/Zip   AL

Country

Card Number

Card Type

Expiration Month/Year

The specific debit to Your account authorized herein may only post on or after the EFFECTIVE DATE listed above, for purposes of the Monthly Account and Transaction Fees, and only if and after CyberSource activates your account as "Go Live". In no event may a debit transaction post to Your account prior to said dates. This authorization is to remain in full force and effect until CyberSource has received written notification from You of termination of this authorization, in such time and in such manner as to afford CyberSource and DEPOSITORY a reasonable opportunity to act. You may only change the information in, or revoke, this authorization by logging into Your gateway account and clicking on the Help, Support Services, links and using the displayed contact information to request termination or an information change, or as otherwise instructed by CyberSource. Termination of this ACH authorization shall result in termination of Your CyberSource Business Center account.

By clicking the Agree button below, you indicate that you are entering into this ACH authorization on behalf of your company and that you have the authority to do so.

In addition, CyberSource will also confirm a monthly charge with an email notification to the account owner.

[Agree]   [Disagree]

To enter your billing information:

Step 1   Enter your business and account information for electronic checks.

Step 2   Optionally, enter your credit card information.

![Note icon] **Note**   If CyberSource is unable to debit your bank account for the required fees, the credit card will be billed. However, if you choose not to provide your credit card information, and your bank account has insufficient funds, CyberSource may be forced to send your account to a collection agency.

Step 3   Scroll down to the bottom of the page and click **Agree**.

The Business Center home page appears.

Step 4   Click **OK**.

You are ready to start using the Business Center.

Learning to Navigate in the Business Center

Note	When accessing the Business Center, you can use only one browser window at a time.

Your merchant ID is shown at the top on the right side of the screen. Your user name is shown on the left side in the orange section just below the work CyberSource.

Message Center

In the Message Center at the bottom of the page, CyberSource informs you of all the recent changes to the Business Center that can affect your business or your account:

■ A Processing Alerts section with messages about your payment processor or scheduled system maintenance information.

■ A Products & Services Notifications section with messages sorted in order of decreasing importance: critical messages at the top (red dot), warning messages below (yellow triangle), and informational messages at the bottom (gray page).

Messages have a variable expiration date, so be sure to check this page often.

Navigation Pane

Next, you need to choose a task in the navigation pane. The navigation pane is different on each section of the Business Center. For example, if you click Transaction Search, the navigation pane shows the types of searches that you can request.

As you work in the Business Center, you can use these features to assist you in your tasks:

- Click Support to access these features:

  - Documentation for the latest version of this guide in PDF or HTML format

  - FAQs to obtain answers to common questions ask about online payment and the Business Center, such as additional details about how the Address Verification Service (AVS) works.

Setting Up Your Business Center Account

Before processing transactions, you need to finish configuring your account. To perform the tasks in the rest of this chapter, you must have the appropriate permissions for your user name.

Entering Your CyberSource Billing Information

If your billing information has not already been entered, you need to do so at this time.

If CyberSource will be billing you on behalf of your account provider, you need to enter your checking account and credit card information for the monthly costs of the account. To enter your billing information:

Step 1   In the navigation pane, select **Account Management > Merchant Information**.

Step 2   Scroll down to the Payment Authorization section.

Payment Authorization

Electronic Check Processing

Customer First/Last Name

Customer Address

City/State/Zip   AL

Country   United States

Account Type   ○ Checking   ● Savings

Account Number

Routing Number

The amount of fees owed to CyberSource will be debited from the above account according to the following schedule:

Effective Date   July 3, 2007

Frequency   Monthly

Credit Card Information

Customer First/Last Name

Customer Address

City/State/Zip

Country

Card Number

Card Type

Expiration Month/Year

Update

Step 3   Enter your business and account information for electronic checks.

Step 4   Optionally, enter your credit card information.

> **Note**   If CyberSource is unable to debit your bank account for the required fees, the credit card will be billed. However, if you choose not to provide your credit card information, and your bank account has insufficient funds, CyberSource may be forced to send your account to a collection agency.

Step 5   At the bottom of the page, click **Update**.

Providing Your Payment Processor Information

If your account provider has already provided this information, proceed to the next section. Otherwise, follow the instructions in this section.

⚠️ **Important**	If you do not have all of the required information, contact your acquiring bank. You cannot process transactions without a payment processor. After you go live, you cannot change your payment processor, but you can edit the information.

Step 1   Click **Banking Information**.

Depending on the payment processor(s) available to you, the figures below may vary slightly. One of the pages that you may see appears below.

Processor Information

All merchant account providers use the services of a "payment processor" to submit payment requests into the banking system and to settle funds back to your designated account. Your payment requests will be routed directly to the appropriate payment processor for handling.

This service can route payment requests to the following payment processors:

- Concord EFS
- FDI Global
- GPN

Using the list below, select the payment processor that has been designated by your merchant account provider to service your merchant account.

IMPORTANT: A CyberSource account will be unable to process transactions unless you assign a payment processor to the account. If you are unclear about what to do, please consult the online documentation in the Support section.

Processor   Concord EFS ▾

[Select]

Step 2 Choose a processor and click **Select**.

The settings page appropriate for your processor appears.

Step 3 Enter the information that you received from your acquiring bank.

> **Warning** If your payment processor information is incorrect, you cannot process your customers' orders.

Step 4 Click **Save Changes**.

The Business Center saves your updated information.

Signing Up for Additional Services

You can sign up for the additional services supported by your account provider, such as electronic checks, under Account Management > Additional Services.

The first sub-section of the page shows services that are available; if present, the second sub-section shows services for which you have already signed up or your account provider has signed up on your behalf.

Preparing Your Hosted Order Page or Simple Order API Implementation

Note   If you plan to use only the Virtual Terminal, skip this section and proceed with "Going Live," page 23 and "Testing the Virtual Terminal," page 25.

If you plan to use the Hosted Order Page or the Simple Order API, you need to prepare your implementation before going live:

Step 1   Configure other parts of your account at this time or after going live, such as Smart Authorization or other users, which are discussed in "Configuring Your Business Center Settings," page 28.

Step 2   For specific configuration information, see the guide for your implementation:

- To configure and test the Hosted Order Page, see the *Business Center Hosted Order Page User Guide.*

- To configure and test the Simple Order API, see:

  ● *Credit Card Services User Guide*

  ● *Electronic Check Services User Guide*

Step 3   To verify that your credit card implementation is correct:

Request test transactions, including authorizations, captures, and credits, with your own credit card. If you prefer to use test credit card numbers, use those provided below with any future expiration date.

Visa	`4111 1111 1111 1111`
MasterCard	`5555 5555 5555 4444`
American Express	`3782 8224 6310 005`
Discover	`6011 1111 1111 1117`
JCB	`3566 1111 1111 1113`
Diners Club	`3800 000000 0006`
Maestro (UK Domestic)	`6759 4111 0000 0008`
Solo	`6334 5898 9800 0001`

To make it easy to tell what card(s) is processed successfully, you can use varying amounts for each type of credit card that you accept, such as $1.00 for Visa, $1.03 for MasterCard, and $1.06 for American Express. To simulate error messages with the Simple Order API, use the information in the Testing Simulator supplement.

If transactions fail, your payment processor information is may be incorrect. To confirm your payment processor information, contact your acquiring bank.

> ⚠️ **Important**
>
> Although you can run test transactions now, make sure to read "Preparing to Process Card-Present Transactions," page 110 before you start accepting your customers' orders. That section is crucial to understanding how you can process authorizations, sales, and credits successfully with the Hosted Order Page.

Step 4 If you want to process check transactions, prepare your implementation as follows:

a Prepare your Web site. For detailed information, see the *Business Center Hosted Order Page User Guide*.

b Sign up with a check processor by arranging this through your account provider.

c Test your implementation by processing check debits and credits. For detailed information, see "Debits," page 117, "Credits," page 118, and "Testing Your Implementation," page 122.

When your testing is completed, you are ready to go live.

Going Live

Going live means that you can accept real orders from your customers. Also, after your account is live, you can test and use the Virtual Terminal.

> ⚠️ **Important**
>
> After going live, you can return to the Test Business Center at any time to run simulated transactions.

Step 1 Verify that your account information is complete and correct if you have not do so already.

Step 2 In the navigation pane, click **Settings** > **Account Information**.

Step 3 Scroll to the bottom of the page.

The following section appears only when your account is in test mode. The section disappears after you go live.

Step 4   Click **Go Live**.

A confirmation message appears.
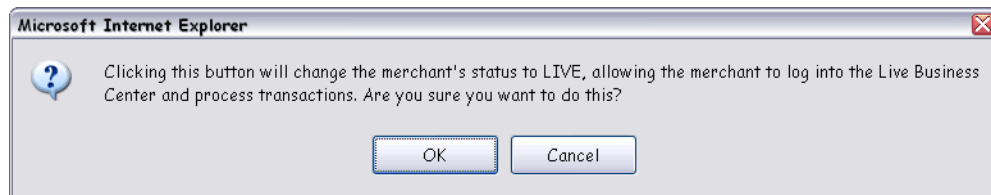
Step 5   Read carefully the information on the page, and click **OK**.

Your account is now set up to process live transactions.

Step 6   Log out of the Test Business Center.

Step 7   On the top left of the login page, click Live Business Center, and enter your login information.

Step 8   Click **Login**.

You are ready to process transactions.

Testing the Virtual Terminal

To familiarize yourself with the tools in the Business Center and to ensure that your account is working completely, run test orders and simulate error messages as follows:

Step 1 To change additional settings, see Chapter 3, "Configuring Your Business Center Settings," on page 28 for detailed instructions.

- If you signed up for Smart Authorization, configure the settings so that your orders can be evaluated. See "Configuring Smart Authorization," page 40.

- If you want other users to be able to test and use your account, configure user permissions. See "Managing Users and Their Privileges," page 44.

Step 2 To familiarize yourself with the tools in the Business Center and to verify that your implementation is correct, request test transactions, including authorizations, captures, and credits, with your own credit card. If you prefer to use test credit card numbers, use those provided below with any future expiration date.

![Important] All payment processors, except TSYS Acquiring Solutions (Vital), decline *authorizations* for card types for which you are not configured to accept. On the other hand, TSYS Acquiring Solutions declines *capture* requests for card types for which you are not configured to accept, most commonly American Express and Discover. Therefore, *after* going live, run test transactions for every card type that you wish to accept and verify that funds are transferred to your merchant account.

Visa	4111 1111 1111 1111
MasterCard	5555 5555 5555 4444
American Express	3782 8224 6310 005
Discover	6011 1111 1111 1117
JCB	3566 1111 1111 1113
Diners Club	3800 000000 0006
Maestro (UK Domestic)	6759 4111 0000 0008
Solo	6334 5898 9800 0001

For instructions on processing credit card transactions, see "Processing an Order with the Virtual Terminal," page 58. To make it easy to tell what card(s) is processed successfully, you can use varying amounts for each type of credit card that you accept, such as $1.00 for Visa, $1.03 for MasterCard, and $1.06 for American Express.

If the transaction fails, your payment processor information is probably incorrect. Contact your acquiring bank to confirm your payment processor information.

![Important] Although you can run test transactions now, make sure to read "Preparing to Process Card-Present Transactions," page 110 before you start accepting your customers' orders. That section is crucial to understanding how you can process authorizations, sales, credits, and retail transactions successfully and effectively in the Business Center.

Step 3 If you want to process check transactions, prepare your implementation as follows:

a Prepare your Web site or your call center. For detailed information, see "Preparing to Accept Electronic Checks," page 120.

b Sign up with a check processor by arranging this through your account provider.

c Test your implementation by processing check debits and credits. For detailed information, see "Debits," page 117, "Credits," page 118, and "Testing Your Implementation," page 122.

Step 4 If you have a card scanner to process retail transactions, attach it to your computer as directed. For detailed information on installing a card scanner, see "Preparing to Process Card-Present Transactions," page 110.

Step 5   Request retail test transactions as follows:

- Alternately scan a card or enter the information manually.

- Print a receipt for each transaction.

- Adjust your retail transaction settings in the Virtual Terminal if necessary.

Step 6   After you have finished testing your implementation in the Business Center, click **Log out** in the navigation bar.

You are ready to accept your customers' orders. See the next chapter, "Processing an Order with the Virtual Terminal," page 58.

Configuring Your Business Center Settings

This chapter introduces you to the various settings that determine how your payment transactions are processed.

⚠️ **Important**	In this section and in the rest of this chapter, you will be able to perform the described tasks only if your administrator has configured the appropriate permissions for your user name. To change your settings, you must log in as an administrator. For more information, see "Managing Users and Their Privileges," page 44.

Configuring the Virtual Terminal

The Virtual Terminal is a Web-based version of the credit card terminals that you use at a retail store. Use the Virtual Terminal to process a purchase by telephone, fax, or email, or at the point of sale, such as in your store.

The Virtual Terminal settings, located under the Virtual Terminal tab, determine the information that you will enter to process each new transaction.

This section describes the Virtual Terminal fields that you can configure. The figures show the many sections of the settings page. The online help in the Business Center explains how to configure the settings.

General Settings

Virtual Terminal Settings   I need help with this page.

The Virtual Terminal always requires that you display at least one type of credit card. In addition, you can choose to display additional fields from the options offered below. Select Display for each field that you want to see on the Virtual Terminal; select Require for each field that the user must complete before submitting a transaction.

You can select different fields for each Virtual Terminal view (Retail and Card Not Present) that you will use. In addition, you can select one of the views to appear by default in the Virtual Terminal. If you do not check the box, Card Not Present will be the default view.

Settings for [Card Not Present ▾]   ☑ Use this setting as the default type of transaction.

Settings View

Views that are available for the Virtual Terminal: if these options are available to you, you can view the settings for either card-not-present or retail (card-present) transactions. You can display or require totally different elements for each view.

Default Type of Transaction

Default type of Virtual Terminal that appears if these options are available to you. You need to select how you want to process your card transactions. Your may accept transactions in one of two ways:

■ Card-present transactions: the customer and the card are both present in your store (retail transactions).

■ Card-not-present transactions: neither the customer nor the card are present in your store (MOTO or Internet transactions).

Note   Your account provider may support retail card-present transactions, which apply to all credit cards and to debit cards that have the Visa or MasterCard logo. For more information, please contact your account provider or Customer Support.

For either type of transaction, your options are to process an authorization or a sale. However, remember that an authorization does not move money into your bank account. After you ship the customer's order, you must capture the authorization. Card associations require you to ship the customer's order or perform the service before you request a capture.

The following table shows the available settings in the first two columns and the corresponding results in the New Transaction page. In every case, the default Transaction Source is MOTO - Mail/Phone Order before the card is scanned and Retail after the card is scanned or after the card information is entered in the order form.

Payment Information

Credit Card

Types of credit cards that your merchant bank account supports. The default card types are Visa and MasterCard. The selections that you make in the Virtual Terminal apply also to the Hosted Order Page settings.

Card Verification Number

Three- or four-digit number printed on the back or front of credit cards. This number ensures that your customer has physical possession of the card at the time of the order. For more information on the card verification number, see "Card Verification Number," page 42.

For each card type that you select in the first column, you can also select to display (second column) or require (third column) the card verification number. The field appears in the order form below the credit card number in bold if you choose to require it or in normal type if you choose to only display it.

When the customer selects a credit card type in the order form, the CVN field appears below the credit card field.

Fields that appear in the order form

Credit card type   Card verification number (optional)Expiration date
Credit card number

Check

To display the check fields in the Virtual Terminal and offer checks as a payment option, check this box. These fields always appear in the order form:

Account number	Check number
Routing number	Driver's license number and state
Account type	Date of birth

The fields that are displayed on the order form vary according to the payment processor that your account provider uses. Required fields are displayed in bold type whereas optional fields are in normal type. The account types available are checking, savings, or corporate checking.

Customer Information

For this and the next sections, you have many choices for using these fields:

- If you display the fields on the order form, the fields will be optional for the user to complete.

- If you require the fields on the order form, the fields will appear orange, and the user will not be able to submit the order unless these fields are completed.

- If you add the fields to the receipt, the fields' content will appear on the customer's receipt or packing slip.

Customer ID

Optional customer's account ID, tracking number, reward number or other unique number that you can assign to the customer. This ID will appear on the settlement page where you can modify the value if necessary.

Company

Name of the customer's company.

Phone Number

Customer's phone number.

Email Address

Customer's email address.

Order Information

The behavior and requirements that apply to the customer information fields in the previous section also apply to these fields.

Order Number

Unique merchant reference number that you create for the order.

Comment

Brief description of the order or any comment you wish to add to the order. Comments will appear on the settlement page where you can modify the content if necessary.

Shipping Address

Whether to display the shipping address fields. These fields appear in the Customer Information section of the order form.

Merchant-Defined Data Fields

The behavior and requirements that apply to the customer information fields in the previous section also apply to these fields. These fields appear in the Order Information section of the order form.

You can use these four fields to add non-sensitive comments or additional information to the order. The content of the field appears in the Virtual Terminal, the transaction confirmation and receipt, the transaction search detail page (even after you capture or void the transaction), the exportable search results, and the Order Detail report. You can

use these fields with all the credit card and check transactions available in the Virtual Terminal. When using the merchant-defined data fields, you must follow these rules:

Warning

Merchant-Defined Data fields are not intended to and MUST NOT be used to capture personally identifying information. Accordingly, Merchant is prohibited from capturing, obtaining, and/or transmitting any personally identifying information in or via the Merchant-Defined Data fields. Personally identifying information includes, but is not limited to, credit card number, social security number, driver's license number, state-issued identification number, passport number, and card verification numbers (CVV, CVC2, CVV2, CID, CVN). In the event CyberSource discovers that Merchant is capturing and/or transmitting personally identifying information via the Merchant-Defined Data fields, whether or not intentionally, CyberSource WILL immediately suspend Merchant's account, which will result in a rejection of any and all transaction requests submitted by Merchant after the point of suspension.

Unless you specify in the settings page a name for the field(s) that you display, require, and/or add to the receipt, the field(s) will appear labeled as Merchant-Defined Data Field X on the order form. You can choose any name that you want, such as shipping method. If you enter a default value, this value will appear on the order form as an editable field.

Level II and Additional Level III Fields

Level II Fields

Level II cards, which are also known as Type II cards, provide consumers with additional information on their credit card statements about their purchases. Level II cards enable consumers to more easily track the amount of sales tax they pay and to reconcile transactions with a unique customer code. Level II cards are separated into two categories:

■ Business/Corporate Cards—Given by businesses to employees for business-related expenses such as travel and entertainment or for corporate supplies and services.

■ Purchase/Procurement Cards—Used by businesses for expenses such as supplies and services. These cards are often used as replacements for purchase orders.

Each processor supports a different set of Level II fields. If your business is not in the United States, you must use additional fields.

The behavior and requirements that apply to the customer information fields in the previous section also apply to these fields. For more information on these fields, see *Level II and Level III Processing Using the Simple Order API* and *Level II and Level III Processing Using the SCMP API*.

Level II Duty

Amount charged on imported and exported items.

Level II Purchase Order Number

Purchase order number or customer reference ID that is provided by the customer. Note that this number is different from the Customer ID mentioned above in the Customer Billing Information section.

Level II Tax

Amount of tax in the order.

Level II Tax Exempt

Tax exemption status of the order.

Level III and Additional Level II Fields

Purchasing cards are special credit cards that employees use to make purchases for their company. You provide additional detailed information—the Level III data—about the purchasing card order during the settlement process. The Level III data is forwarded to the company that made the purchase and allows the company to manage its purchasing activities.

When you select the line-item fields in the Virtual Terminal settings page, the fields appear in the Virtual Terminal, the transaction receipt, and the details page for the transaction.

Each processor supports a different set of Level II and Level III fields. If you submit a Level II or Level III transaction but omit required fields, your processor could charge you penalties or increase your fees. For descriptions of the fields and to find out if you can or should use these fields for your processor, see *Level II and Level III Processing Using the Simple Order API* and *Level II and Level III Processing Using the SCMP API*.

Below is an example of the Virtual Terminal Settings page.

You can choose to Hide, Read Only, Optional, or Require each Order-Level and Item-Level field.

- If you choose to Hide a field, you can still pass in the field, but it will be hidden from the customer.

- If you choose to make a field Read Only, the field will display with the value you selected. The customer cannot change it.

- If you choose to make the field Optional, the customer can fill in the field or leave it blank.

- If you choose to make a field Required, the customer is required to fill in the field.

Select your choice from the Field Settings menu. Click the Reciept checkbox to have the fields display on the customer's emailed reciept and your emailed reciept.

The table below shows the corresponding Business Center, Simple Order API, and SCMP API field names for the Level II and Level III fields in the Business Center.

Table 1   Level III and Additional Level II Order-Level Fields

Business Center Field Name	Simple Order API Field Name	SCMP API Field Name
Alternate Tax Amount	otherTax_alternateTaxAmount	alternate_tax_amount
Alternate Tax Indicator	otherTax_alternateTaxIndicator	alternate_tax_amount_indicator

Table 1   Level III and Additional Level II Order-Level Fields

Business Center Field Name	Simple Order API Field Name	SCMP API Field Name
Alternate Tax ID	otherTax_alternateTaxID	alternate_tax_id
Transaction Advice Addendum 1-4	invoiceHeader_amexDataTAA1 invoiceHeader_amexDataTAA2 invoiceHeader_amexDataTAA3 invoiceHeader_amexDataTAA4	amexdata_taa1 amexdata_taa2 amexdata_taa3 amexdata_taa4
Duty Amount	purchaseTotals_dutyAmount	duty_amount
Freight Amount	purchaseTotals_freightAmount	freight_amount
Purchase Order Number	invoiceHeader_userPO	user_po
Local Tax	otherTax_localTaxAmount	local_tax
Local Tax Indicator	otherTax_localTaxIndicator	local_tax_indicator
Merchant VAT Registration Number	invoiceHeader_merchantVATRegistrationNumber	merchant_vat_registration_number
National Tax	otherTax_nationalTaxAmount	national_tax
National Tax Indicator	otherTax_nationalTaxIndicator	national_tax_indicator
Order Discount Amount	purchaseTotals_discountAmount	order_discount_amount
Purchaser Code	invoiceHeader_purchaserCode	purchaser_code
Purchaser Order Date	invoiceHeader_purchaseOrderDate	purchaser_order_date
Purchaser VAT Registration Number	invoiceHeader_purchaserVATRegistrationNumber	purchaser_vat_registration_number
Ship From Postal/Zip Code	shipFrom_postalCode	ship_from_zip
Summary Commodity Code	invoiceHeader_summaryCommodityCode	summary_commodity_code
Supplier Order Reference Number	invoiceHeader_supplierOrderReference	supplier_order_reference
Taxable	invoiceHeader_taxable	tax_indicator
VAT Invoice Reference Number	invoiceHeader_vatInvoiceReferenceNumber	vat_invoice_ref_number
VAT Tax Amount	otherTax_vatTaxAmount	vat_tax_amount
VAT Tax Rate	otherTax_vatTaxRate	vat_tax_rate

Table 2   Level III and Additional Level II Item-Level and Offer-Level Fields

CyberSource Field Name	Simple Order API Field Name (Item-Level)	SCMP API Field Name (Offer-Level)
Alternate Tax Amount	item_#_alternateTaxAmount	alternate_tax_amount
Alternate Tax ID	item_#_alternateTaxID	alternate_tax_id
Alternate Tax Rate	item_#_alternateTaxRate	alternate_tax_rate
Alternate Tax Type Applied	item_#_ alternateTaxTypeApplied	alternate_tax_type_applied
Alternate Tax Type	item_#_alternate_TaxType	alternate_tax_type_identifier
Unit Price	item_#_unitPrice	amount
Commodity Code	item_#_commodityCode	commodity_code
Discount Amount	item_#_discountAmount	discount_amount
Discount Indicator	item_#_discountIndicator	discount_indicator
Discount Rate	item_#_discountRate	discount_rate
Gross Net Indicator	item_#_grossNetIndicator	gross_net_indicator
Local Tax	item_#_localTax	local_tax
Product SKU	item_#_productSKU	merchant_productsku
National Tax	item_#_nationalTax	national_tax
Product Code	item_#_productCode	product_code
Product Name	item_#_productName	product_name
Quantity	item_#_quantity	quantity
Tax Amount	item_#_taxAmount	tax_amount
Tax Rate	item_#_taxRate	tax_rate
Tax Type Applied	item_#_taxTypeApplied	tax_type_applied
Total Amount	item_#_totalAmount	total_amount
Unit of Measure	item_#_unitOfMeasure	unit_of_measure
VAT Rate	item_#_vatRate	vat_rate
Invoice Number	item_#_invoiceNumber	invoice_number

Result Fields

In addition to order fields, you can add two of the results fields to the receipt. These results, which are returned only for payment card transactions, can help you in reconciling your transactions or in keeping track of statistics.

AVS result

This field provides the abbreviated definition of the address verification result for the transaction. This result is returned by the Address Verification Service of Smart Authorization, which is discussed on page 41.

Authorization code

This field provides the 6-digit authorization code that you receive for card transactions.

Default Values

Country

Default country where you process transactions.

Currency

Default currency that you accept.

Transaction Type

Default type of transaction that you process: authorization or sale (authorization and capture).

Email Receipt

You use these settings to indicate whether you want to send an email receipt to the customer and the email address that is to appear in the sender's field of the receipt.

Printable Receipt

Printable Receipt   ⑦

Merchant Contact Phone Number	999-555-1212
Merchant Contact Email Address	sample@sample.com
Single Receipt Format	☑ view example
Double Receipt Format	☐ view example

This section is divided into two parts:

■   Indicate the phone number and email address that you want to appear on the printed receipt for your business.

■   Use printed receipts for retail transactions and as packing information for the orders that you ship. You can select either a single or a double receipt. You can use part of the double receipt format to give to your customer at the point of sale or as packing slip when you ship goods. This figure shows a sample single receipt with all the possible fields. For a sample double receipt, see the printed receipt on .

Merchant DBA   02/02/2007
123 Main Street
Merchanttown, CA 12345
Ph. 800-123-4567
sales@merchant.com

Merchant ID: 12345678

Order #: 0987654321
Transaction Type: Sale

Auth Code: 567890
AVS Result: Y - Match. Street address and 5-digit postal code match.

Comment: This comment may be up to 256 characters in length. That is roughly the length of the message that has been inserted within this space. Any comments that contain more than 256 characters will be truncated. There should be adequate room here to accommodate a fairly long comment.

Merchant-Defined Field 1: Value 1
Merchant-Defined Field 2: Value 2
Merchant-Defined Field 3: Value 3
Merchant-Defined Field 4: Value 4

Shipping Address:
456 Mainstreet
Street Line 2
Merchanttown, CA 12345

Duty: 40.00 USD
P.O. #: 1234567890
Tax: 10.00 USD
Tax Exempt: NO

Total: 50.00 USD

Card Holder Information

Name Jane Doe
Credit Card Type: Visa
Credit Card Number: ###########1234

Customer ID: 54321
Company: Jane Doe Corp.
Phone #: 123-456-7890
Email: jdoe@example.com

Billing Address:
456 Mainstreet
Street Line 2
Merchanttown, CA 12345

Configuring Smart Authorization

A fraudulent customer can easily steal a credit card number and use it to place orders at your store. For this reason, when you sell items online, by telephone, or by mail, you need to take precautions to avoid fraud attempts. According to card association rules and even if the cardholder's bank authorized the transaction, you are liable for losses if customers claim that their cards were used without their knowledge or consent. If this happens, you will be subject to a reversal of payment, also known as a chargeback.

With Smart Authorization and Advanced Smart Authorization, basic fraud detection tools, you can quickly and accurately identify fraudulent orders while minimizing the rejection of valid orders. Smart Authorization returns risk factor codes, which identify the conditions that contribute to a high risk result. You can use these factor codes to identify the reasons for the high risk result and, if justified, to attempt to convert the order to a sale. You decide whether to process the order regardless of the results of Smart Authorization or choose to review the order before you process it further. The figure below shows a sample Smart Authorization settings page. The online help explains how to set the tests that you want CyberSource to run for each of your transactions.

Because CyberSource uses the order data to evaluate the level of risk, you should assess the customer's input before you submit the data to CyberSource to ensure that the data is accurate. If you detect a problem, such as an typographical error, ask your customer to correct the data.

Rejection by the Smart Authorization tools is a *soft* reject as opposed to *hard* reject, which is due to causes other than Smart Authorization, such as invalid data, invalid card, or a system error:

■ Soft rejection: If an order is rejected because it appears to be risky, you should review the order to verify that it is legitimate so that you can capture the authorization and fulfill the order. For more information on reviewing orders, see "Reviewing Declined Credit Card Authorizations," page 83.

■ Hard rejection: You cannot capture these orders.

note

If you use Smart Authorization with card-present transactions, see "Card Present: Retail," page 61.

Address Verification Service (AVS)

Note if you do not use Smart Authorization: The Address Verification Service always screens orders even if you do not use Smart Authorization. If you request a sale (authorization and capture) for an order that receives a *no address match* result, the order will be processed successfully, and you will not be notified of the address verification results. Therefore, CyberSource recommends that you request only an authorization, which allows you to review the authorization results before capturing the order.

Important

Although the Address Verification Service (AVS) runs automatically for every credit card authorization, AVS data is ignored when no address is submitted for card-present (retail) transactions processed in the Virtual Terminal.

The service compares the customer-provided billing address with the address on file at the issuing bank. A mismatch between these addresses may indicate fraud. Basic Smart Authorization interprets the results of the Address Verification Service. You can use its settings to decline transactions with any or all of these address verification results:

■ *Partial address match.* Either the street address or the postal code matches.

■ *No address match.* Neither the street address nor the postal code matches.

If you do not use the Smart Authorization settings for the address verification tests, and you request a sale (authorization *and* capture), your orders will be processed regardless of the address verification results, and you will not be notified of the address verification results.

■ *Service not available.* The Address Verification Service is not working or is not supported.

■ Card issued outside of the United States.

Card Verification Number

The card verification number (CVN) is a three- or four-digit number printed on most credit cards helps to prove that the customer has physical possession of the card, and that the card is valid. The table below gives the details for the cards accepted in the Virtual Terminal.

Visa	Card Verification Value (CVV2)	Back of card: if present, 3 digits in the signature area to the right of the card number.
MasterCard	Card Verification Code (CVC2)	Back of card: if present, 3 digits in the signature area to the right of the card number.
American Express	Card Identification Number (CID)	Front of card: 4 digits on the right above the card number.
Discover	Card Identification Number (CID)	Back of card: if present, 3 digits in the signature area to the right of the card number.
Diners Club	Card Verification Value (CVV)	Back of card: 3 digits in the signature area.
JCB	Card Verification Number (CVN)	Front of card: 4 digits on the left below the card number.

This number, which is never printed on credit card receipts, is a security feature that helps ensure that your customer has physical possession of the card. The issuing bank compares the customer-provided number with the number it has on file. A mismatch may indicate fraud. If you want to check this number, ask your customers to provide the number with the credit card number when you request authorization.

The following illustration shows how a card verification number appears on the back of a credit card.

Credit card number   Card verification number
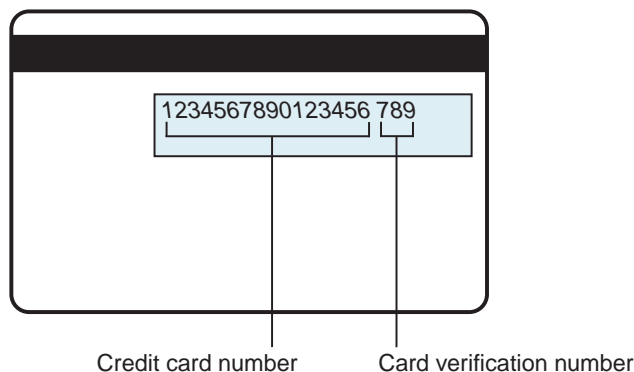
You can decline transactions with any of these card verification results:

■ Card verification number not matched. The number that the customer provided does not match the number on the card.

■ Card verification number system unavailable. The card verification check is not working or is not available for this card type.

■ Card verification number not submitted. A number is printed on the card, but the customer did not provide it.

■ Card verification not supported by the card issuing bank.

Transaction Amount

You can choose the maximum dollar amount to allow in a single authorization. If a customer attempts to make a purchase for more than this amount, the authorization will be declined.

Advanced Smart Authorization Features

In addition, if you are signed up for Advanced Smart Authorization, you can use additional fraud control tools. Advanced Smart Authorization performs additional tests on each order to identify all of the following conditions, which increase an order's risk:

■ Obscenities or nonsensical input, such as the customer's last name entered as zqmmz.

■ Billing or shipping address not verified or that do not match.

■ USA PATRIOT Act compliance. The person or organization placing the order or the country in the shipping address are on a list of denied parties or places to whom the United States prohibits commercial sale according to the USA PATRIOT Act.

Choosing Default Hosted Order Page Settings

If you choose to use the Hosted Order Page to process your transactions, you use the Business Center to change the default appearance of the Hosted Order Page and choose how you are notified about orders. For information on configuring and customizing each section of the Hosted Order Page, see the *Hosted Order Page User's Guide* available in the Business Center. Your Hosted Order Page default settings are located under the Settings tab. The online help explains how to configure the settings.

Managing Users and Their Privileges

You can control the identity and the level of access of each user. Users can be assigned individual permissions or a role, which contains a pre-determined set of permissions. This section describes how to choose roles and permissions:

- "Types of Privileges"
- "Adding and Modifying Users and their Privileges"
- "User Management Report"

When your account is created, you are given one default user, which has the same name as your merchant ID.

This merchant user is an administrator who can create up to nine merchant ID users. However, your account provider may allow a different number of users. For more information, contact your account provider. Merchant users can add users, modify, and delete users.

Types of Privileges

All users can be assigned either specific permissions or a role, which is a group of permissions.

Permissions

When a user, including an administrator, performs a task, the Business Center verifies that the user has the correct permission for the task. For example, only an account administrator can configure reports.

You may need to combine several permissions to allow users to perform what appears to be a single task. For example, to process credit card authorizations and sales in the

Virtual Terminal, users must have three permissions: Virtual Terminal Transaction, Payment Authorization, and Payment Capture/Settlement/Debit.

⚠️ **Important**	Before assigning any of the permissions, make sure that the feature is part of your package. In addition to the documentation guides mentioned below, refer also to the online help for the section of the Business Center for instructions on configuring users.

The following tables show the permissions available for users (Table 3) and administrators (Table 4).

Table 3   Description of User Access Privileges

Location or Type	Description and Usage
Virtual Terminal	These permissions gives the user access to the various functions of the Virtual Terminal: ■ *Virtual Terminal Settings View*: can see but cannot modify the Virtual Terminal settings. ■ *Virtual Terminal Settings Management*: can see and modify Virtual Terminal settings. ■ *Virtual Terminal Transaction*: can process transactions in the Virtual Terminal. If you are the merchant account holder and have the *Virtual Terminal Transaction* permission, you may be able to process transactions for your merchants if you also have one or more of the Payment permissions. For more information, contact your account provider.

Table 3   Description of User Access Privileges (Continued)

Location or Type	Description and Usage
Payment	These permissions give the user the ability to successfully process in the Business Center the specified payment type(s) if the user also has permission to use the feature where the payment type can be processed, such as the *Virtual Terminal Transaction* permission: ■ *Payment Authorization*: can process credit card authorizations. ■ *Payment Capture/Settlement/Debit*: can process credit card capture (sale or capture with verbal authorization) and electronic check debit. ■ *Payment Credit*: can refund money to the customer: all credits (card and electronic check). ■ *Payment Void*: can void a credit or debit or can reverse a card authorization. ■ *Re-Authorization*: can see and click the link; can retrieve the order information in the Transaction Search and process a new authorization in the Virtual Terminal; must have the Payment Authorization permission to successfully re-authorize a partial transaction. ■ *Re-Authorization and Settlement*: can see and click the link; can retrieve the order information in the Transaction Search and process a new authorization in the Virtual Terminal; must have the Payment Authorization and Capture/Settlement/Debit permissions to successfully process a re-authorization and capture. ■ *New Order from Previous Authorization*: can see and click the link; can retrieve the order information in the Transaction Search and process a new authorization in the Virtual Terminal; must have the Payment Authorization permission to successfully process a new order. For more information about these payment types, see the documentation specific to the features that you are authorized to use: "Processing an Order with the Virtual Terminal," page 58.
Transaction Search	This permission gives the user access to the Transaction Search feature of the Business Center: ■ *Transaction View*: can search for transactions and view their details. If the user with this permission has the appropriate Payment permission(s), this user can also refund money or void a transaction by using the button options on the search details page. For more information about searching for transactions, see "Searching and Reviewing Orders," page 74.
Transaction Search Results Export	This permission gives the user the ability to export search results.

Table 4   Description of Administrator Access Privileges

Location or Type	Description and Usage
User Management	These permissions gives the user access to the permissions that can be assigned to users: ■ *User View*: can see the list of users and the permissions assigned to each user. ■ *User Management*: can see, create, modify, and delete users privileges; can generate a User Management Report to view a list of users and their permissions. The user with this permission is a manager (not an administrator) who cannot assign individual permissions but can assign existing roles to other users (not to other user managers or administrators).
Merchant Settings	These permissions give the user access to some of the basic information of the merchant ID: ■ *Banking Information Management*: can see and modify the payment processor information. ■ *Merchant Information Management*: can see and modify the basic contact and service information. ■ *API Key Management*: can see, create, modify, and delete API keys. For more information on API keys, see the *Business Center Simple Order API User's Guide*.
Hosted Order Page	These permissions give the user access to the management options of the Hosted Order Page: ■ *HOP Script Management*: can see, create, and delete the Hosted Order Page security scripts but cannot see or modify the settings. ■ *HOP Script View:* can see the Hosted Order Page security scripts but cannot modify them; cannot see or modify the settings. ■ *HOP Settings Management*: can see and modify the Hosted Order Page settings; cannot see, create, or delete the security scripts. ■ *HOP Settings View*: can see the Hosted Order Page settings but cannot modify them. For more information about the Hosted Order Page, see the *Business Center Hosted Order Page User's Guide*.
Reporting	These permissions give the user access to the many reports functions: ■ *Report Settings View*: can see the report settings and subscriptions. ■ *Report Settings Management*: can modify report settings and subscriptions. ■ *Report View*: can search for and view reports. ■ *Report Download*: can download programmable reports but cannot log into the Business Center. For more information about reports, see the *Business Center Reporting User's Guide*

Roles

By combining permissions into roles, you can customize how your users access and use the Business Center. In addition, to update the users who are assigned a role, you need to update only the permissions defined in the role. The figure below shows an organization with the default roles (administrator and report download) at the top and several users below. Users are listed in order of creation.

Read-Only Roles

The Business Center provides two default roles: administrator and report download:

■   Administrator: This role, assigned to the account and merchant users, contains all permissions. The account administrator, created during registration, has the same name as your merchant ID and can assign the administrator role to up to nine other users. These administrator users can be modified or deleted as necessary, but the account administrator user cannot be modified or deleted. All administrators can add, modify, and delete merchant ID users.

■   Report Download: This role exists only to enable you to download programmable reports. The password assigned to this role never expires, but the user cannot log into the Business Center.

Custom Roles

Only administrators (account or merchant can create and modify roles. When creating a role, you can add and later modify the role with any of the permissions in Table 3 and Table 4 above that can be assigned to a user. For example, instead of assigning individual permissions to process orders in the Virtual Terminal, you can create a role for that purpose. This role would contain the three required permissions: Virtual Terminal Transaction, Payment Authorization, and Payment Capture/Settlement/Debit.

When adding permissions to a role, remember to assign to an administrator or to a user only the appropriate permissions.

Adding and Modifying Users and their Privileges

You can view a list of users under the Account Management section of the Business Center. This section describes briefly how to add and modify users. If you are logged in as a user with the correct permissions, you can perform these tasks. Only an account or merchant administrator can change settings. For detailed instructions, see the online help

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⚠️
Important
If you add, delete, or modify users in the test system, the changes affect both the test and production systems.

Creating or Modifying a Role

This figure shows the page that you use to create or modify a role. This page is similar to the page that you use to add individual permissions to a user. To streamline your management process, you should create the roles that you will need before creating users.

Role Editor

All fields shown in **color** are required.

Role Details

Role Name

Description

Subscription Permissions

☐ Subscription View   ☐ Subscription Management

Virtual Terminal Permissions

☐ Virtual Terminal Settings View   ☐ Virtual Terminal Transaction

☐ Virtual Terminal Settings Management

Payment Permissions

☐ Payment Verification   ☐ Payment Debit

☐ Payment Cancellation   ☐ Payment Credit

Reporting Permissions

☐ Report Settings View   ☐ Report Settings Management

☐ Report View   ☐ Report Download

User Management Permissions

☐ User View   ☐ User Management

Merchant Settings Permissions

☐ Banking Information Management   ☐ Merchant Information Management

☐ API Key Management

Hosted Order Page Permissions

☐ HOP Script Management   ☐ HOP Settings View

☐ HOP Settings Management

Transaction Search Permissions

☐ Transaction View

[Update]

Adding Users

A sample page appears below. You use this page only to create a user. You need to modify the user to assign permissions or a role.

Note By using generic names for users instead of user names based on employees' names, merchants can give the user name, with the associated permissions or role, to any employee.

New User

[I need help with this page.](#)

Assign a user name and a temporary password to the new user.

Be sure to record the user name and temporary password and to provide them to the new user.

The user will choose a permanent password after logging in for the first time.

The password must meet the following requirements:

- The password must contain at least 8 characters and no more than 32.
- The password cannot contain the user name or be the same as the last password.
- The password must contain at least 1 number or punctuation character.
- The password must contain at least 3 letters.
- The password cannot contain more than 4 instances of the same character.

First Name

Last Name

User Name

Password

Confirm Password

Add User

Modifying Privileges

The figure below shows that in addition to identifying the user and assigning a password, you also assign a role or individual permissions. The dropdown menu always contain the options Administrator and Report Download. The menu also contains any role that you have created and a custom option that you can use to assign specific individual permissions to the user.

User Management Report

To see at a glance all the permissions and role granted to users, users with the appropriate permission can download a daily report or use a query to request an on-demand report. The report is available in CSV or XML format. For example, this report in CSV format was run September 14, 2007. The report shows two enabled users:

- The first user has a custom role with the permissions to process a payment authorization in the Virtual Terminal.

- The second user has the report download role, which enables the user to download reports but not to log into the Business center.

```
User Listing Report,Version 1.0,2007-09-14
Username,Merchant ID,First Name,Last Name,Email,Date
Created,LastAccess,Status,Role, Permissions
infodev_user,infodev,Jane,Doe,,2007-03-29 07:47 GMT,2007-09-21 11:44
GMT,Enabled, Custom,Virtual Terminal Transaction|Payment Authorization
infodev_user_2,infodev,John,Doe,,2007-03-29 07:47 GMT,2007-09-21 08:00
GMT,Enabled, Report Download,Report Download
```


CyberSource recommends that you immediately save the report on your computer. You can save the report by date if you are a merchant or by merchant ID if you are an administrator. By downloading the report regularly, you can easily keep track of the changes among your users and their permissions. You can obtain this report at any time.

For the complete description of the report in CSV and XML formats, see the *Business Center Reporting User's Guide*.

Updating Your Account Information

The Business Center stores your company information, which you can update at any time. Make sure to keep your account information up to date so that CyberSource can contact you if necessary. Your account information is located under Account Management.

Status

This section indicates whether your account is in live or test mode.

Duplicate Order Check

You can have CyberSource check your orders that are duplicated within 15 minutes of the original order. With this feature, you can decline these duplicate orders.

Account Contact

You need to provide your complete contact information.

Contact Information

You can use the Shipping Contact information to communicate with your customers after the order is settled. If you choose to use these fields, you must edit them yourself because the customer's information is not transferred automatically from the Account Contact section to the Shipping Contact section.

Service Order

The Service Order section lists the information entered on your behalf by your account provider.

Payment Processor

The Payment Processor section details the information entered on your behalf by your account provider.

Payer Authentication

Payer Authentication enables you to quickly and easily add support for the Verified by Visa^{SM} and MasterCard® SecureCode™ programs to your Web store without running additional software on your server. This service is available only on the Hosted Order Page. For more information, see the *Hosted Order Page User's Guide*. This service may not be available in your package.

Payment Authorization

You need to provide your complete payment authorization information for the methods of payment (electronic check and credit card) that you want CyberSource to use for your account.

Note	If CyberSource cannot debit your bank account for the required fees, the credit card will be billed. However, if you choose not to provide your credit card information, and your bank account has insufficient funds, CyberSource may be forced to send your account to a collection agency.

Go Live

If your account is still in test mode, the Go Live section also appears.

The figure below shows the first four sections of the Account Information page.

Merchant Information

Fields shown in color are required.

Status

Your account is live. You can process live payment transactions.

Duplicate Order Check

☐ Decline Duplicate Orders

Contact Information

Business Name/Address

Company Name	InfoDev
Address	1295 Charleston
City/State/Postal Code	Mountain View CA ▾ 94043
Country	United States ▾

Business Contact

First/Last Name	Sample Merchant
Email Address	cdion@cybersource.com
Phone Number	800-555-1212
Fax Number	
Pager Number	

Technical Contact   ☐ Use Business Contact

First/Last Name	Sample Merchant
Email Address	cdion@cybersource.com
Phone Number	800-555-1212
Fax Number	
Pager Number	

Managing Passwords

!	For your protection, CyberSource recommends that you change your password often and that you store it in a secure place.
Important	

Changing Your Password

You can change the password that you use to log into the Business Center under Account Management. Your password must meet these requirements:

■   The password must contain at least 8 characters and no more than 50.

■   The password cannot contain the user name or be same as the last 15 passwords.

■   The password must contain at least 2 letters.

■   The password cannot contain more than 4 instances of the same character.

■   The password must contain at least 5 unique characters.

■   The Password must contain at least 2 unique numbers (symbols count as numbers).

You cannot change a password more than once every 24 hours. For instructions on constructing passwords that are easy for you to remember but difficult for others to guess, see the online help.

You can also update your password recovery question and answer for the Business Center.

Recovering Passwords

If you forget your password or enter an incorrect password three times, you must answer the password recovery question correctly before you are allowed to log in. At that time, you need to choose another password. If you fail the question three times, you are locked out of the Business Center. If you are the account holder, you need to call customer Support. If you are a user, your administrator must re-enable your user name in Account Management > User Administration.

Processing an Order with the Virtual Terminal

Now that you have customized the Virtual Terminal, you can use it to process your customers' orders. For instructions on completing the fields, see the online help.

Processing an Order

In the Virtual Terminal, you can process new orders or "Follow-On Transactions." Each is followed by a "Transaction Receipt."

New Order

You may create a new order either in the Virtual Terminal or from a previous order that you find in the Transaction Search results. For more information on creating a new order from a previous one, see "Follow-On Transactions," page 65. You can process either card-not-present or, if your account provider allows, card-present retail transactions.

By default, the Virtual Terminal displays only the fields required for a credit card transaction, such as the credit card number and the cost of the order as shown in the figure below. These fields always appear on the Virtual Terminal.

Credit cards are the most common forms of payment. To process a payment, you need to record detailed and accurate payment information:

- Form of payment and details associated with it: credit card number and expiration date to verify that the customer is legitimate and has sufficient funds to pay for the goods.

- Amount to bill your customer

You may also want to collect the customer's card verification number, which helps Smart Authorization assess the risk of each order. For detailed information about Smart Authorization, see "Configuring Smart Authorization," page 40.

After you have collected the payment information, make sure to record the detailed and accurate billing address so that you can correlate this information with the payment

information. You may also want to obtain the customer's email address and phone number so that you can contact the customer if you have questions about the order. In addition, you need adequate shipping information if you are to ship the goods.

Card-Not-Present: MOTO or Internet

You can process a credit card or a check order. You need to complete at least the required fields, starting with the transaction type.

Credit Card Transaction

For each credit card transaction, you specify the type of transaction:

- *Authorization* reserves funds on your customer's credit card for this purchase. You need to capture the authorization to have the money transferred to your account.

- *Sale* combines authorization and capture in the same request.

⚠️ **Important**   Credit card associations require that you choose Sale *only* if the order is fulfilled immediately, for example, for purchases at a retail store. For online orders, you must ship the goods *before* you capture the funds.

- *Capture with verbal auth* combines an authorization that you received verbally from the processor and capture in the same request.

  This option is available for card-not-present transactions if your payment processor is TSYS Acquiring Solutions (Vital) or GPN. You can process a verbal authorization only with the same processor that gave you the verbal authorization. Otherwise, the transaction will fail.

- *Credit* refunds the captured amount to the customer.

  This option refers to stand-alone credits only, which are credits not associated with an existing authorization. Stand-alone credits are available for card-not-present transactions if your payment processor supports these credits.

Level II and Level III fields can be included for Sale, Credit, and Authorization transaction types. To process a transaction as a Level III request, select the **Process as Level III Purchasing Card** checkbox. If not checked, the fields will be processed as standard Level II fields. For more information on these fields, see "Level III and Additional Level II Fields," page 34.

Each processor supports a different set of Level II and Level III fields. If you submit a Level II or Level III transaction but omit required fields, your processor could charge you penalties or increase your fees. To find out if you can or should use these fields for your processor, see Appendix E, "Level II and Level III Field Requirements," on page 131.

Although the Address Verification Service (AVS) runs automatically for every credit card authorization, AVS data is ignored when no address is submitted for card-present (retail) transactions processed in the Virtual Terminal.

Check Transaction

For each check transaction, you specify the type of transaction as a sale, which is equivalent to performing a debit.

The Electronic check reference number is a field that appears only if your check processor is TeleCheck. This number is the TeleCheck Tracking ID that you received with your welcome email from TeleCheck. If you do not send this number with your transactions, CyberSource generates a check reference number and sends it to TeleCheck with each of your transactions.

■ *Debit* when a customer makes a purchase. A debit authorizes the check and captures the authorization.

■ *Credit* refunds the captured amount to the customer.

This option refers to stand-alone credits only, which are credits not associated with an existing authorization. Stand-alone credits are available for card-not-present transactions if your payment processor supports these credits.

Card Present: Retail

If you have a card reader attached to your computer, you can process a retail transaction by scanning cards or entering the information manually.

When processing retail transactions, your Smart Authorization and Advanced Smart Authorization settings are ignored. As a result, card-not-present transactions that might fail may succeed as card-present transactions. For example, the card-not-present order of a customer with a very unusual name may fail if your Advanced Smart Authorization settings mark for review orders that contain obscenities or nonsensical input. However, the same order may succeed as a retail transaction because you can verify that the name is correct.

Note that you still receive an AVS code result for retail transactions even though these transactions may not include the customer's address.

Note	Although the screen captures below show the customer's billing information fields in bold, which implies that they are required, you can choose to make the fields optional. In this case, they appear in normal type. To use this setting, see the online help for the Virtual Terminal Settings page.

The figure below shows the new transaction page enabled for retail transactions with the button called *Click Here to Scan Card*.

The figure below shows the page that appears after you click the button. On this page, you can either scan the card or enter the information manually.

The figure below shows the new transaction page after you have scanned the card. The card information is entered in the appropriate fields, and the transaction type selected is retail. You only need to complete the remaining required fields.

Partial Authorizations

If you are enabled for partial authorization and the balance on a customer's prepaid card or debit card is less than the order amount, the Continue Order page displays. From here, you can enter the customer's different form of payment to pay the remaining balance due. The customer can use as many additional payments necessary to complete the order or you can choose to capture the partially approved amount by clicking the **Capture Partial Amount** button. At any time, you can decide to cancel the entire order by clicking the **Cancel Entire Order** button. When the order is cancelled, CyberSource automatically performs a full authorization reversal on each of the partially approved transactions.

Continue Order

Page help   Page feedback

All fields shown in color are required.

Order Partially Completed
The card provided is approved for only a portion of the total purchase amount.

Please review the order details below and provide another form of payment to continue this purchase or cancel the entire order. To capture the partially approved amount, click the Capture Partial Amount button.

Order Details

Order Number	1272568261796
###########4444	
Available Card Balance	0.00 USD
Purchase Amount	7011.00 USD
Approved Amount	500.00 USD
Remaining Balance Due	6511.00 USD

[CAPTURE PARTIAL AMOUNT] [CANCEL ENTIRE ORDER]

▾ Payment Information   (To expand or collapse, click triangle.)

Total Amount **6511.00** (Includes taxes and shipping costs.)
Currency **United States: Dollar**
Payment Type Credit Card ▾

Credit Card
Transaction Source MOTO - Mail/Phone Order ▾
Transaction Type **Authorization**
Credit Card Type Visa ▾
Credit Card Number [   ] (Do not include any spaces or dashes.)
Expiration Date Select ▾ 2010 ▾
Card Verification Number [   ]

▸ Customer Information   (To expand or collapse, click triangle.)

▸ Order Information   (To expand or collapse, click triangle.)

[Submit]

Enabling Partial Authorization

You must enable partial authorization to be able to receive and capture partial authorizations. Contact Customer Support to have your account configured for partial authorizations.

Follow-On Transactions

This section applies to payment cards only.

Follow-on transactions are created by using an existing authorization to process a re-authorization, sale (re-authorization and capture), or new order.

![!] **Important**   Before creating a follow-on transaction, make sure that the original authorization that you want to use is not risky or fraudulent.

To process follow-on transactions, you must have the correct Virtual Terminal and Payment permissions. For more information, see "Permissions," page 44.

Types of Follow-On Transactions

This section describes the types of follow-on transactions available in the Business Center and an example of each.

![!] **Important**   For each authorization that you request, the customer's available credit limit (open-to-buy) is reduced. Therefore, if you authorize the full amount of an order before knowing the inventory status, you risk impacting the customer's available credit limit.

Some card companies, such as Visa, require that you reverse any unused authorization amount.

You may encounter customer service issues if you re-authorize an order without reversing the unused amount or if the card issuer does not post the reversal (card issuers are not required to do so).

The best practices approach to authorization and capture is to authorize only the amount for the item that you can ship.

Partial shipment

Depending on your type of business or the availability of your merchandise, you may not be able to ship all the ordered items at the same time. For example, you may determine after authorizing an order that the order amount has changed or that the order must be divided into more than one shipment, such as when an item is back-ordered. You can use the Virtual Terminal to obtain a new authorization for each partial shipment by selecting

the re-authorization link on the transaction details page, which displays the original authorization for the order.

The original authorization is good for 7 days for Visa and 30 days for all other card types. Although you can use an authorization older than 7 or 30 days to capture an order, you may be charged higher interchange rates. Some processors can re-authorize older authorizations on your behalf.

Re-authorization example. A customer orders two items for a total amount of $100.00. One of the items is not currently available. You can use one of these sample options to process the order.

- Option A: You authorize the amount for the first item and ship it. When the second item becomes available, you retrieve the original authorization, use its information to re-authorize the entire order, and ship the second item. You later return to the Business Center to capture the entire order.

- Option B: You authorize the amount for the first item and ship it. You return to the Business Center to capture the partial order. You repeat this process with the second item.

- Option C: You authorize the amount for the entire order, ship the first item, and capture the first amount. When the second item becomes available, you use the information from the original authorization to process an authorization for the second item, which you ship to the customer. You return to the Business Center to capture the remaining amount. If using this option, be aware that you are authorizing more than the total order amount and that you cannot reverse the excess.

In all cases, you use the original authorization information to process the second half of the order. You do not have to re-enter the order information each time: after retrieving the order from the Business Center, all the order information is placed in the Virtual Terminal. You only need to add the transaction amount and a new order number.

		Option A	Option B	Option C
First shipment	Authorization	$50.00	$50.00	$100.00
After the shipment	Capture	–	$50.00	$50.00
You clicked Re-Authorize.				
Second shipment	Authorization	$100.00	$50.00	$50.00
After the shipment	Capture	$100.00	$50.00	$50.00

Re-authorization and capture example. A customer orders three $50.00 items for a total amount of $150.00. The first item is available today, but the other items will be available in two weeks. You process an authorization for the first item, ship it, and capture the authorization. When the other items become available, you retrieve the

original authorization from the Business Center and use it to process a sale for the remaining amount.

First shipment	Authorization	$50.00
After the shipment	Capture	$50.00
You clicked Re-Authorize and Settle.		
Second shipment	Sale	$100.00

New order from a previous authorization

You may retrieve the customer's previous authorization from the Transaction Search and use it to create a new order in the Virtual terminal. For each new order that you create from a previous authorization, you only need to enter the amount and a new order number, but you can change all the information if necessary. This new order is not linked to the previous authorization.

Characteristics of Follow-On Transactions

You can process additional transactions for your customers without storing customer and order information and without requiring your customer to enter any additional information on your Web site. Instead, after retrieving the order from the database, the Business Center places all the customer and order information in the Virtual Terminal. You only need to add a transaction amount and a new order number. Follow-on transactions can be processed as Level II and Level III requests for Sale, Re-Authorize, and Re-Authorize and Capture transaction types.

Usable types of authorization

To process follow-on transactions, you can use any existing authorization: successful, failed, captured, reversed (if full authorization reversal is supported by your processor), credited, voided, or one that was placed in review or is pending settlement.

Available transaction type(s)

What you can process in the Virtual Terminal depends on the link that you clicked on the transaction details page:

Transaction type(s) available...	...If you clicked this link
Authorization only	Re-Authorize
Sale only	Re-Authorize and Capture
All options	New Order

Follow-on transactions are accepted, placed in review, or rejected as are any other transactions. If the follow-on transaction is rejected, the Virtual Terminal attempts to process a capture or sale by using the original authorization.

Link to other transactions

Follow-on authorizations are linked to each other and to the original authorization by the request ID of the original authorization. However, this does not apply to new orders created from a previous authorization because these new orders are not linked to the original authorization.

Available duration

You can process follow-on transactions for up to 180 days after the original authorization. After 180 days, the original authorization disappears from the database, but the follow-on transactions based on the original authorization are retained until their storage limit reaches 180 days.

Reports

You are responsible for keeping track of all related transactions because the reports that you obtain from the Business Center do not differentiate between primary and follow-on transactions.

Transaction Receipt

After you process a transaction, you receive a receipt.

At the top of the receipt page, you receive a result message for the order and a list of return codes that tell you the result of the AVS and CVN tests performed. The transaction information is shown in one condensed table, with a line added for the Request ID, which is a link to the details of the transaction. If you used multiple payment methods to complete the order, such as with partial authorization, the Link ID links to the details of the multiple transactions processed.

This figure shows a card-not-present receipt for a credit card transaction. For electronic check transactions, the payment and order information section would contain the appropriate fields. The online receipt contains all the fields relevant to the transaction.

Note that in the Return codes section (top), you can see a Reference Number, and in the Order Information section (bottom), you can see a different Order or Merchant Reference Number. The Reference Number (Transaction Reference Number or Reconciliation ID) is created by CyberSource; this number refers to the service or type of transaction that was requested, in this case, an authorization. The Order or Merchant Reference Number was created by you or by CyberSource and refers to the order. You can see and use both types of reference numbers in your reports.

Transaction Receipt

I need help with this page.

The Virtual Terminal transaction succeeded.

← Transaction result message

Return Codes

Result Code	SOK - Request was processed successfully.
Authorization Code	123456
AVS Code	Y - Match. Street address and 5-digit postal code match.
Request ID	1728695943810167904065

← Return codes and request ID

Payment Information

Payment Type	Credit Card
Total Amount	10.00 USD
Currency	United States: Dollar
Transaction Source	MOTO - Mail/Phone Order
Transaction Type	Authorization
Credit Card Type	Visa
Credit Card Number	#############1111
Expiration Date	01/2009

← Payment and order information

Customer Information

Customer ID	
Name	Sarah Young
Company	
Street Address 1	1295 charleston
Street Address 2	
City , State Postal Code	mountain view , ca 94043
Country	United States
Phone Number	
Email Address	

← Customer's address information

Shipping Address

Name	Sarah Young
Company	
Street Address 1	1295 charleston
Street Address 2	
City , State Postal Code	mountain view , ca 94043
Country	United States
Comment	This is a comment.
Shipping	Overnight
Gift wrap	every day
Merchant-Defined Data Field 3	
Merchant-Defined Data Field 4	

← Order information

← Merchant-Defined Data fields

Level II Fields

Tax	10.00 USD
Tax Exempt	
Duty	
Purchase Order Number	

← Level II Fields

Level III and Additional Level II fields

Purchaser Order Date	2010-09-20

Line Item 1

Unit Price	1.00
Total Amount	10.00

← Level III and II Fields

[New Transaction]   [Print Single Receipt Format]
[Print Double Receipt Format]
[Create Profile]

At the bottom of the receipt page, several buttons enable you to print a receipt, process a new transaction, or create a subscription (if this option is available to you).

This figure shows a double receipt of the same transaction as above. However, this receipt is much shorter because it contains only the fields selected in the Virtual Terminal settings page to appear on the printed receipt.

printed receipt

RECEIPT	08/09/2007	RECEIPT	08/09/2007

cybersource
92   Sommerland
Austin , TX
Phone
        @cybersource.com

Transaction Type : Authorization

Total : 10.00   USD

Cardholder Information

Name   Sarah Young
Credit Card Type : Visa
Credit Card Number : ############1111

Line Item Detail Fields (Level III)

Purchase Order Number :   86806896

Commodity code	Product Code	Product Name	Qty	Unit Price	Units Tax
234	76v	Cell phone 1	6.00	each	1.00

Merchant Copy

cybersource
92   Sommerland
Austin , TX
Phone
        @cybersource.com

Transaction Type : Authorization

Total : 10.00   USD

Cardholder Information

Name   Sarah Young
Credit Card Type : Visa
Credit Card Number : ############1111

Line Item Detail Fields (Level III)

Purchase Order Number :   86806896

Commodity code	Product Code	Product Name	Qty	Unit Price	Units Tax
234	76v	Cell phone 1	6.00	each	1.00

Customer Copy

To learn how to find a record of this transaction, see Chapter 5, "Searching and Reviewing Orders," on page 74.

Creating a Follow-On Subscription

Some users can choose to create follow-on subscriptions from the receipt page after processing an eCheck transaction.

Step 1   On the transcation receipt page, click **Create Subscription**.

The New Subscription page opens.

Step 2   Complete the required fields. For more information on creating a recurring billing subscription, see *Recurring Billing Using the Business Center*.

Step 3   Click **Submit**.

Reviewing Orders in Real Time

After you have obtained the customer's information, the customer's bank and CyberSource review and verify the customer's information to make sure that it is correct, complete, and valid.
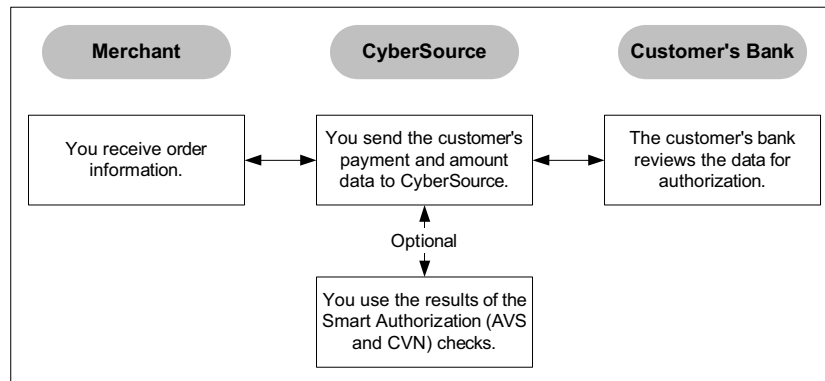
Successful Order Processing

After you complete an order through the Virtual Terminal, a successful order is processed as follows:

1 CyberSource validates the order and sends the order information to Smart Authorization to be verified and to the customer's bank to be approved.

Smart Authorization uses the fraud detection tools to verify that the customer is legitimate by analyzing each credit card authorization request and, therefore, guards against fraud losses. For configuration information on Smart Authorization, see "Configuring Smart Authorization," page 40.

2 The bank replies with an authorization code that you can see in the Transaction Search Details page along with the results of Smart Authorization.

Authorization ensures that the customer has sufficient funds to pay for the goods and reserves the amount until you collect the payment.

3 You can later capture the order.

For more information on locating the authorization results in the Business Center, see "Searching and Reviewing Orders," page 74.

Correcting Errors and Declined Orders

When errors occur, orders can be declined at each independent stage of the process: by CyberSource, the customer's bank, and/or Smart Authorization. When an order is declined, a message appears at the top of the order page. The message explains what the error is and, in some cases, how to correct it. Even if errors occur, you may be able to capture the order. The sections below describe how errors can occur and how you can resolve them.

CyberSource: Errors or Failed Tests

As soon as you place an order, CyberSource attempts to validate the order but can reject it because of errors such as these:

■   Validation errors in the customer's order data, such as the credit card number.

For credit card numbers, this test verifies only that the number fits the criteria for the card type submitted by the customer for the order, not that the number is correct. Note that the issuing bank may still decline to authorize a purchase even if the card is valid. To correct a validation error due to the credit card number, for example, you can ask your customer to verify the card number or to provide a different card number.

■   System errors that prevent the order from being completed.

To correct a system error, wait a few minutes and place the order again. If you cannot correct the errors or continue to receive system error messages, you need to call Customer Support or reject the order. If you keep processing an order while receiving many system error messages, you may actually be authorizing the order repeatedly and charging the customer's card many times.

■   Failed Smart Authorization: Test(s)

Smart Authorization can fail if the order does not pass the tests that you chose, such as when the amount of the order exceeds your maximum threshold. If you received an authorization code (electronically or verbally), you need to review carefully the reason(s) for the Smart Authorization failure(s) to decide whether to attempt to resolve the problem and accept the order. Otherwise, you may need to reject the order. See "Reviewing Declined Credit Card Authorizations," page 83 for details.

Customer's Bank: Failed Approval

Without an authorization code, you cannot accept an order. However, you may sometimes be able to obtain a verbal authorization and capture the order. The sections below describe these possibilities.

Rejected Order

The customer's bank declines the order, and you do not receive an authorization code. The bank can refuse the order for many reasons, such as insufficient funds. You can attempt to correct the problem by using the information in the error message, such as requesting a different credit card from the customer. If you still cannot obtain an authorization code, you reject the order.

Verbal Authorization Required

The bank may ask you to call the card association for reasons such as these:

Verbal authorization required	Card refused
Invalid card	Card expired

If you receive a six-digit authorization code, you can process the order and later capture it. For information on capturing orders with a verbal authorization code, see "Verbal Authorization Code Needed," page 85. Make sure to enter verbal authorization codes manually into your order system. If you cannot obtain an authorization code, you must reject the order.

Searching and Reviewing Orders

The Business Center is your focal point when you need to search for your orders. The search results include all authorizations and rejections, including rejections by Smart Authorization. In addition to capturing payments, you can search orders to perform many tasks or to find errors that occurred in your orders.

⚠️ **Important**	The Business Center provides several types of reports, which contain the complete information about your orders. These reports remain in the Business Center for six months. For a detailed description of the reports available, see the *Business Center Reporting User's Guide*.

Searching for Orders

In the navigation pane, you can see the main search options that are discussed in this chapter.

Available Search Options

Task	Location in this chapter	
View the current status of all orders.	"Conducting Basic Searches" "Searching for Orders with Similar Information"	page 75 page 79
Capture authorized orders.	"Orders That Required a Review" "Orders That Required No Review"	page 89 page 92
Review orders.	"Reviewing Declined Credit Card Authorizations"	page 83
- Prevent an authorization from appearing in future searches.	"Hiding Authorizations from Search"	page 84
- Void a pending order.	"Voiding Orders"	page 98
- Request a credit.	"Crediting Orders"	page 96
Review captured orders.	"Verifying the Status of Captured Orders"	page 93
Find and correct errors, such as missing or invalid fields.	"Searching for Errors in Your Orders"	page 80

Conducting Basic Searches

Under General Search, select among several options:

■   Time interval: last hour, today or yesterday, week to date or last week, month to date or last month, or a custom range. You can search an interval of up to six months.

■   By type of payment, such as credit card or electronic check

By default, the credit card search is limited to authorizations and the check search is limited to debits. However, if none exist, the search consists of stand-alone credits.

■   By specifying a field and a value:

Order number or Merchant Reference Number	Credit card number
Email address	Customer ID
Last name	Request ID
Last name and first name	

This figure shows the search page.

The search results comprise this information: order number, date, name, amount, status, and request ID. The status column shows one of these values.

Table 5   Order Status

Status	Description
Authorized	The card authorization request was processed successfully.
Captured	The authorization was captured by CyberSource, and the request was processed successfully by the payment processor.
Credited	The credit request was successful, and the request was processed successfully by the payment processor.
Failed	The credit card (authorization, capture, or credit) or check debit request failed. The reason is not specified.
Partial	The authorization was partially approved.
Pending Capture	The authorization was captured by CyberSource, and the request was sent to the payment processor. The reply of the payment processor is pending.
Pending Credit	The credit request was successful, and the request was sent to the payment processor. The reply of the payment processor is pending.

Table 5   Order Status (Continued)

Status	Description
Pending Settlement	The credit card transaction was captured, and the capture request was sent to the payment processor. The reply of the payment processor is pending.
Review	The authorization was declined by the bank or by Smart Authorization. The result is marked Review because you can choose to ignore the decline, review the order carefully, and possibly capture the authorization.
Transmitted	The check debit request was processed successfully.
Voided	The authorization was successfully deleted. You can see this transaction only in the search results page and in the exportable search report.

Transaction Search Results

Search Parameters

Date Range	Last Week
Search Type	Application
Application Type	All Transactions
Matching Transactions	6

Export Results

Order/Merchant Ref No	Date	Name	Amount	Status	Request ID
12345	Sep 21 2006 01:23 PM	PATRICK MCMAHON	1.00 USD	Authorized	1588704377850167904064
1158616270481	Sep 18 2006 02:51 PM	PATRICK MCMAHON	2113.00 USD	Review	1586162704830167904065
1158607770628	Sep 18 2006 12:29 PM	PATRICK MCMAHON	1500.00 USD	Failed	1586077706300167904064
1124	Sep 18 2006 10:58 AM	PATRICK MCMAHON	1.00 USD	Authorized	1586023190110167904064
1158601445438	Sep 18 2006 10:44 AM	PATRICK MCMAHON	1.00 USD	Authorized	1586014454490167904065
1158599561428	Sep 18 2006 10:12 AM	PATRICK MCMAHON	1.00 USD	Pending Settlement	1585995614880167904064

Export Results

The order number is a link to the details of the transaction, which includes a summary of the order, the order history, and the customer information for the order. In addition, you can see authorization or other codes that are returned for the order and any comments that you sent with the original order request, including the four optional fields (Field 1 – Field 4) that you may have enabled and used. You may also see links to other information, such as a list of AVS codes. This figure shows a sample details page for a card transaction.

When a user processes a transaction with the Virtual Terminal, the Business Center stores the name of the user who made the request. You can see this information in the Authorization Status section.

If you use Level II or Level III fields, the data appears at the bottom of the details page.

Transaction Search Details

I need help with this page.

Order Information : 1193091945141

Order History	Amount	State	Date
Authorization	2.00 USD		Oct 22 2007 03:25:45 PM

Available Actions Capture
Create Subscription
New Order
Re-Authorize
Re-Authorize and Settle
Similar Searches Related Transactions

Authorization Status   Success

Source	Virtual Terminal	**Authorization Amount**	2.00 USD
User	aus	**Credit Card Type**	MasterCard
Authorization Code	123456	**Credit Card Number**	xxxxxxxxxxxx 4444
AVS	Y - Match: address and 5-digit postal code match	**Expiration Date**	01/2008

Customer Information

Billing Information

Name	JANE DOE
Company	
Address	8810 Cap Austin , TX 70781 US
Phone Number	
Email Address	null@cybersource.com
Customer ID	

Level III and Additional Level II fields

Local Tax: 0.08
Local Tax Exempt: NO
National Tax: 0.02

Line Item 1

Product Code: default   Total Amount: 10.00
Quantity: 1
Unit Price: 1.00

AVS codes

⚠ Important The definition of the AVS codes that you see in the details page is abbreviated and may not be complete. To see the complete definition so that you understand exactly the meaning of the code, see "AVS Codes," page 123.

You can use this page for several purposes:

- Request a capture or credit or override an order declined by Smart Authorization; see "Capturing Orders," page 88 below and "Crediting Orders," page 96.

- Void an authorization that has not been captured; see "Voiding Orders," page 98.

- Search for other transactions that include the same customer name, payment type, or account number; see "Searching for Orders with Similar Information" below.

Searching for Orders with Similar Information

To find orders that use some of the same information as the current order, click any of the links on the page.

Locating Similar Order Information

All links to additional information, such as customer's name, account number, or email address, are underlined. As a result, the Business Center will display a list of other transactions that include the same information, so that you can find other orders by the same customer or possibly fraudulent orders.

Locating Related Parts of an Order

The transaction details page can show many links for available possible follow-on actions, such as capture, credit, void, re-authorization, and re-authorization and capture. If you process one or more of these transactions, you can use the Related Transactions link under Similar Searches (top figure) to locate all the transactions associated with the original authorization (or authorization and capture) but not new orders created from a previous authorization because new orders are not linked to the original authorization.

When you click the link, the search results appear (bottom figure). At the top, you see the search parameters. For re-authorizations with or without capture, you also see the Linked Request ID (in red), which is the request ID of the original authorization. In this case, the original authorization was followed by a re-authorization and capture.

Searching for Errors in Your Orders

Use the Exception Search to find the errors in your transactions. In addition, you can use the Transaction Exception Detail Report, which is a daily downloadable report.

Transaction Exception Detail Report   I need help with this page.

Request ID	Transaction Date	Error Message	Payment Information	Merchant Ref No	Processor
1581101967180167904064	Sep 12 2006 06:16:36 PM		5.00 USD credit card capture	12345	vital

The figure below shows a request that failed because the authorization code had already been used to settle another transaction.

Transaction Search Details

Click on the links below to see additional information.

Error Information

Reason Code	242
Settlement Processor	
Error Category	Data Error
Error Message	
Pay Request Id	1580219065840167904064

Order Information: 12345

Authorization Status Failed

Failure Reason(s)   The authorization code for this request has already been settled against.

Source	Transaction Search	Authorization Amount	
User	austinvital2	Credit Card Type	
Auth Code		Credit Card Number	
		Expiration Date	

Because the search results page and the report share the same page, both tools show detailed information about transactions that were flagged by CyberSource or by your processor because of errors in the request data of your follow-on transactions. Follow-on services are those that depend on the processing results of another service. For example, you can request the capture service only if you have a successful card authorization, and you can request a follow-on credit only if you have a successful capture.

Follow-on service	Primary service
Credit card capture (if requested separately)	Credit card authorization
Credit card credit	Credit card capture
Credit card and electronic check void	Credit card capture and credit Electronic check debit and credit
Electronic check credit	Electronic check debit

> **Important** You will continue to receive immediately in the reply or the transaction receipt those error notifications sent by card processors during authorization attempts.

When you send follow-on transactions that contain data errors, such as a capture amount greater than the authorized amount or missing or invalid fields, these transactions are rejected and set aside. They cannot be processed until you locate and correct the errors. When errors occur, you are notified in the Message Center with a message that remains for seven days. A new message is added for each day when you have errors, with a maximum of seven messages. Messages older than seven days are deleted. The table below describes the type of information that you can find in the exception search.

Reason code	Three-digit reason code for the error that occurred. This number is the same one that you receive in your API reply or transaction receipt. For a list and description of the reason codes that you may receive, see Appendix D, "Reason Codes in the Transaction Exception Detail Report," on page 127.
Error Category	Type of error (data, processor, or settlement) or failure.
Error Message	Brief description of the error, for example: *Error message*: The authorization code for this request has already been settled. *Interpretation*: You have already requested to capture the authorization, or the capture has been processed and batched successfully. *Suggested action*: Verify that the authorization code is correct, and resend the request.
Original Request ID	Identifier generated by CyberSource for the original transaction. For example, if you receive an error message for a credit request, the Original Request ID is that of the capture that you processed originally. If you search for the original request ID, you will find the details page for the capture or for the combined authorization and capture if you had requested them together.

You must review the errors because the information provided may differ from what you received in the initial transaction receipt or reply.

Note   The message in the Error Information section takes precedence over that in the Request Information section: you must correct the error if you want to capture the order.

Example **This example compares the credit card transaction information that you can receive in the error information section versus what you can receive in the request information section immediately below:**

Section	What You Receive	Value or Meaning
Error Information	Reason code	235
	Error message	The amount that you are trying to capture exceeds the amount that was authorized.
Request Information	Applications	Credit card capture (green = successful)
	Reason code	100
	Error message	Request was processed successfully.

After reviewing and correcting the errors, you can resend the request and change your system so that you can avoid these and other errors in the future. For more information on interpreting these errors, see the online help and the Transaction Exception Detail Report in the *Business Center Reporting User Guide*.

Reviewing Declined Credit Card Authorizations

In this section, you can search for orders that were rejected because of your Smart Authorization settings, that require a verbal authorization, or both. To search, go to the Order Search tab in the Auths Needing Review section. Select the options that you want, and in the results page, click the request ID of the order that you want to review.

Authorizations Needing Review

Search for transactions that have been declined as a result of your Smart Authorization settings. If desired, you may then override the Smart Authorization decline and capture any transaction appearing in the search results. The start and end dates cannot be more than six months apart.

Search Range

Date Range [Last Hour ▾]

Reply Flag

Reply Flag [Smart Authorization Review ▾]

Number of Transactions Per Page

Transactions [50 ▾]

[Search]

Hiding Authorizations from Search

The Hide from Search feature prevents an authorization from appearing in future searches. Use this feature when you know that you will never capture an authorization, such as when an order is cancelled or fraudulent. You can still use the General Search tool to find this authorization.

You can find this feature on the search results page of the Auths Ready to Capture (highlighted in red in the above figure) and Auths Needing Review sections. From this page, you can hide transactions from search or capture authorizations.

Authorizations Needing Review

These authorizations failed one or more Smart Authorization tests. After reviewing the authorizations, select the authorizations that you want to capture by checking Capture. To process the transactions that you selected, click Process. To remove an authorization from future search results because you will never capture the authorization, such as when an order is cancelled or fraudulent, check Hide.

Total Number of Transactions Found: 6
Total Amount: 10620.00

[Process]

Capture ☐	Hide ☐	Order/Merchant Ref No	Date	Name	Amount	Request ID
☐	☐	1159567460458	Sep 29 2006 03:00 PM	PATRICK MCMAHON	101.00 USD	1595674604600167904064
☐	☐	1159567402647	Sep 29 2006 02:59 PM	PATRICK MCMAHON	2100.00 USD	1595674026480167904064
☐	☐	1159567349096	Sep 29 2006 02:58 PM	PATRICK MCMAHON	2100.00 USD	1595673490980167904064
☐	☐	1159567274347	Sep 29 2006 02:57 PM	PATRICK MCMAHON	2100.00 USD	1595672743480167904064
☐	☐	1159567170049	Sep 29 2006 02:55 PM	PATRICK MCMAHON	2111.00 USD	1595671700510167904064
☐	☐	1159567115011	Sep 29 2006 02:54 PM	PATRICK MCMAHON	2108.00 USD	1595671150130167904064

[Process]

Smart Authorization Declines

Smart Authorization guards against fraud losses by analyzing credit card authorizations to verify that the customer is legitimate. Orders can be rejected because of your Smart Authorization settings, such as when the Address Verification service cannot match the customer's address (*no address match)* or the card verification is not available (*card verification number was not submitted*). The results are marked for review because they appeared to be risky.

After reviewing the orders carefully, if you determine that they are legitimate, you can capture the authorizations. To help you in reviewing these orders, you may want to contact the customer or take other steps to verify the customer's identity and the validity of the

order. This example shows an order that was declined because it exceeded the amount entered in your Smart Authorization settings. The reason for the failure is stated as *factor code M.*

Transaction Search Details   I need help with this page.

Order Information : 1192815041693

Order History	Amount	State	Date
Authorization	100.00 USD		Oct 19 2007 10:30:17 AM

Available Actions Capture
Create Subscription
New Order
Re-Authorize
Re-Authorize and Settle
Similar Searches Related Transactions

Authorization Status   Failed

Failure Reason(s)   Transaction was declined due to the following conditions: Factor Codes (M)

Source	UBC Virtual Terminal	Authorization Amount	100.00 USD
User	austinvital2	Credit Card Type	MasterCard
Authorization Code	123456	Credit Card Number	xxxxxxxxxxxx 4444
AVS	Y - Match: address and 5-digit postal code match	Expiration Date	01/2009

Verbal Authorization Code Needed

Some orders are rejected when you do not receive as expected in the reply an authorization code from the customer's bank. In some cases, such as when a card's magnetic strip is demagnetized, or the card is expired or invalid, you need to call to obtain verbally an authorization code. After processing, these transactions are indistinguishable from other credit card transactions. You do not need to call for an authorization code for declines due to Smart Authorization settings because these declines do not originate from the bank.

If you were required to call the card association to obtain the six-digit number, you must enter this code in the Business Center so that the transaction can be processed. Make sure to process a verbal authorization only with the same processor that gave you the verbal authorization. Otherwise, the transaction will fail.

Example   **The following example shows an order that was originally declined (Auth Code section empty and framed in red) in the first figure but later captured (settled) after an authorization code obtained verbally was entered in the Capture page (second figure). Because the authorization code was not received initially in the Business Center, the code never appears in the details page, even after the order is captured successfully (third figure).**

Transaction Search Details
I need help with this page.

Order Information: 1160581279739

Order History	Amount	State	Date
Authorization	2001.00 USD		Oct 11 2006 08:41:19 AM

Available Actions Capture

Authorization Status   Failed
Failure Reason(s)   We encountered a Vital problem: VITAL reason: Refer to Issuer.

Source	UBC Virtual Terminal	Authorization Amount	2001.00 USD
User	austinvital2	Credit Card Type	Visa
Authorization Code		Credit Card Number	xxxxxxxxxxxx1111
AVS	Y - Match: address and 5-digit postal code match	Expiration Date	01/2009

Credit Card Settlement
I need help with this page.

Enter the amount that you would like to settle. You cannot settle more than the amount of the original authorization.

Be sure to enter the authorization code that you received verbally.

Transaction Details

Request ID   1605812797410167904065
Merchant ID   austinvital2
Authorization Amount   2001.00 USD
Authorization Code   123456
Settlement Amount   2001.00

Settle

Transaction Search Details
I need help with this page.

Transaction Succeeded

Authorization transaction settled successfully

Order Information: 1160581279739

Order History	Amount	State	Date
Authorization	2001.00 USD		Oct 11 2006 08:41:19 AM
Capture	2001.00 USD	PENDING (Void)	Oct 23 2006 10:34:38 AM

Available Actions Credit
Create Subscription
New Order
Re-Authorize
Re-Authorize and Settle

Authorization Status   Failed
Failure Reason(s)   We encountered a Vital problem: VITAL reason: Refer to Issuer.

Source	UBC Virtual Terminal	Authorization Amount	2001.00 USD
User	austinvital2	Credit Card Type	Visa
Authorization Code		Credit Card Number	xxxxxxxxxxxx1111
AVS	Y - Match: address and 5-digit postal code match	Expiration Date	01/2009

Processing Follow-On Transactions

You can see the links and use the features if you have the correct Virtual Terminal and Payment permissions.

To enhance your order management of orders processed with card payments, you can use an existing authorization to process re-authorizations, sales (re-authorization and capture), and new orders. To do so, you can use a successful, failed, captured, reversed, credited, or voided authorization, or one that was placed in review or is pending settlement. Follow-on transactions are accepted, placed in review, or rejected as are any other transactions. If rejected, the Virtual Terminal attempts to process a capture or sale by using the original authorization.

The figure below shows a details page with many links:

■   The top callout shows the links that you click to process a follow-on action. See "Follow-On Transactions," page 65.

■   The bottom callout shows the link that you use to search for events related to re-authorizations (with or without associated capture). See "Locating Related Parts of an Order," page 79.

> ⚠️ **Important**   Before choosing any of these options, make sure that the original authorization that you want to use is not risky or fraudulent.

Link in the transaction details	Available option(s) in the Virtual Terminal
Re-Authorize	Authorization only
Re-Authorize and Capture	Sale only
New Order	All options

For more information on processing follow-on transactions, see "Follow-On Transactions," page 65.

Processing Authorized Orders

After you have obtained the complete order information and reviewed and verified the information to make sure that it is complete, correct, and valid, you receive an authorization, and you are ready to finish processing the order.

Capturing Orders

The capture process described below applies to credit card authorizations only. Electronic check debits are captured automatically after they are authorized.

You can capture orders when you have all the information required for the order, and you have reviewed and corrected all errors (if any) as discussed in the previous section.

If you use line-item fields, the content of the fields appears in the details page and in the capture request page where you can modify the content of the fields if you want.

After you have shipped the order or provided the service, you must request that the customer's bank transfers the funds from the customer's account to your bank account by a process called capture. If you do not request, you will not be paid. Depending on your type of business, you can request payment in one of two ways:

- If you ship goods, you must proceed in three steps:

    1. Authorization in the first request

    2. Order review (if necessary) and shipping

    3. Capture in the second request (this section)

■ If you provide a service, such as subscriptions or music downloads, you can request the authorization and the capture at the same time. In this case, see "Orders That Required No Review," page 92.

You can request only one capture for each authorization. In the Business Center, you can capture an order from either the General Search or the Authorizations Ready to Capture search pages.

⚠ **Important**	If a capture fails, you are not notified, and you do not receive payment for the order. Therefore, make sure to check the Capture Detail report frequently to verify that your captures and credits are processed successfully. For more information on correcting failed capture or credit requests, see the *Business Center Reporting User's Guide*.

Orders That Required a Review

To capture authorizations after reviewing them, such as those for goods shipped, use the Transaction Detail page. If you have not yet captured the authorization for an order, a **Capture** link appears below the Payment History table as shown below. You need to capture all orders whether you received a electronic (immediate) authorization in the Business Center or a verbal authorization. You are not be paid until you capture the order.

Transaction Search Details   I need help with this page.

Order Information: 1234

Order History	Amount	State	Date
Authorization	99.00 USD		Mar 05 2007 02:48:00 PM

Available Actions Capture
Create Subscription
New Order
Re-Authorize
Re-Authorize and Settle

Authorization Status   Success

Source	UBC Virtual Terminal		**Authorization Amount**	99.00 USD
User	austinvital2		**Credit Card Type**	Visa
Authorization Code	123456		**Credit Card Number**	xxxxxxxxxxxx1111
AVS	Y - Match: address and 5-digit postal code match		**Expiration Date**	01/2011

Customer Information

Billing Information   Shipping Information

Name	SARAH YOUNG		**Name**	SARAH YOUNG
Company			**Company**	
Address	1295 Charleston Mountain View , CA 94043 US		**Address**	1295 Charleston Mountain View , CA 94043 US
Phone Number				
Email Address	null@cybersource.com			
Customer ID	45667			

Order Information

Comments	This is a comment.
Merchant-Defined Data 1	overnight
Merchant-Defined Data 2	everyday

Capturing an Order

customer ID and the comments

The figure below shows the capture (settlement page). In that page, you cannot capture more than the amount of the authorization. In addition, if a comment and/or customer ID was entered in the order form, you can modify either or both of them.

When the capture request is successful, the details page reappears with a line added to the history table (highlighted in red) and the options to void the capture request and to credit part or all of the order.

The comment and any merchant-defined data fields appear highlighted in blue at the bottom of the page, but the customer ID does not appear on the page.

Note	To see the updated comment, you may need to wait a few minutes before refreshing the page. For example, the updated comment does not appear in the figure below but does appear in the following figure.

The customer ID and the comments appear in the detailed reports: exported search results and Order Detail.

Transaction Search Details   I need help with this page.

Transaction Succeeded

Authorization transaction settled successfully

Order Information: 1234

Order History	Amount	State	Date
Authorization	99.00 USD		Mar 05 2007 02:48:00 PM
Capture	99.00 USD	PENDING (Void)	Mar 05 2007 02:51:25 PM

Available Actions Credit
Create Subscription
New Order
Re-Authorize
Re-Authorize and Settle

Authorization Status   Success   Similar Searches Related Transactions

Source	UBC Virtual Terminal	**Authorization Amount**	99.00 USD
User	austinvital2	**Credit Card Type**	Visa
Authorization Code	123456	**Credit Card Number**	xxxxxxxxxxxx1111
AVS	Y - Match: address and 5-digit postal code match	**Expiration Date**	01/2011

Customer Information

Billing Information

Name	SARAH YOUNG
Company	
Address	1295 Charleston Mountain View , CA 94043 US
Phone Number	
Email Address	null@cybersource.com
Customer ID	45667

Shipping Information

Name	SARAH YOUNG
Company	
Address	1295 Charleston Mountain View , CA 94043 US

Order Information

Comments	This is a comment.
Merchant-Defined Data 1	overnight
Merchant-Defined Data 2	everyday

In the figure below, which is the result of a new search for recent transactions, such as a capture request, the customer ID is no longer visible, but the comment is shown updated.

Transaction Search Details   I need help with this page.

Order Information: 1234

Order History	Amount	State	Date
Authorization	99.00 USD		Mar 05 2007 02:48:00 PM
Capture	99.00 USD	PENDING (Void)	Mar 05 2007 02:51:25 PM

Available Actions Credit
Create Subscription
New Order
Re-Authorize
Re-Authorize and Settle

Authorization Status   Success

Similar Searches Related Transactions

Source	UBC	Authorization Amount	99.00 USD
User	austinvital2	Credit Card Type	Visa
Authorization Code	123456	Credit Card Number	xxxxxxxxxxx1111
AVS	Y - Match: address and 5-digit postal code match	Expiration Date	01/2011

Customer Information

Billing Information

Name	SARAH YOUNG
Company	
Address	1295 Charleston Mountain View , CA 94043 US
Phone Number	
Email Address	null@cybersource.com
Customer ID	45667-9999

Shipping Information

Name	SARAH YOUNG
Company	
Address	1295 Charleston Mountain View , CA 94043 US

Order Information

Comments   This is an updated comment.

Orders That Required No Review

To capture authorizations that do not need to be reviewed, such as those for services provided, you use the Authorizations Ready to Capture Search page.

Authorizations Ready To Capture

Search for transactions that have been authorized but not yet submitted to your payment processor for settlement. If desired, you may then capture any approved transactions appearing in the search results. The start and end dates cannot be more than six months apart.

Search Range

Date Range   Last Hour

Number of Transactions Per Page

Transactions   50

Search

From your search results, you can choose the orders that you want to capture and request the capture directly from the results page, or you can click the order number link and

request the capture from the details page. Use the time-saving results page option if you are confident that you do not need to look at the order details.

Authorizations Ready To Capture

Select the authorizations that you want to capture by checking Capture. To process the transactions that you selected, click Process. To remove an authorization from future search results because you will never capture the authorization, such as when an order is cancelled or fraudulent, check Hide.

Total Number of Transactions Found: 3
Total Amount: 3.00

[Process]

Capture ☐	Hide ☐	Order/Merchant Ref No	Date	Name	Amount	Request ID
☐	☐	12345	Sep 21 2006 01:23 PM	PATRICK MCMAHON	1.00 USD	1588704377850167904064
☐	☐	1124	Sep 18 2006 10:58 AM	PATRICK MCMAHON	1.00 USD	1586023190110167904064
☐	☐	1158601445438	Sep 18 2006 10:44 AM	PATRICK MCMAHON	1.00 USD	1586014454490167904065

[Process]

Verifying the Status of Captured Orders

Captures Pending Settlement

Search for transactions that have been captured and are ready for settlement. If desired, you may then void any transaction appearing in the search result.

Number of Transactions Per Page

Transactions   50 ▾

[Search]

After you have requested to capture your orders, you can search for them to check on the settlement status. This feature applies to all types of card transactions that you processed in the Virtual Terminal. As soon as the settlement is complete, the order disappears from this list and appear in the reports. If you want to see these orders in report format without waiting for a report to be available, you can export the list to a CSV or an XML report.

Captures Pending Settlement

These orders have not been settled. After reviewing the order details, select the orders that you do not want to settle by checking Void, and click Process. Note that you cannot undo a voided transaction. If you void a transaction but later want to process it, you must re-authorize and re-capture it. After a transaction is successfully captured, you can only issue a credit to your customer. For credit card orders, if your account provider allows multiple credits for the same order, you can void each credit request. You can also void a transaction on the Transaction Details screen.

Total Number of Transactions Found: 5
Total Debit Transactions Found: 3
Total Debit Amount: 2012.00
Total Credit Transactions Found: 2
Total Credit Amount: 11.00

[Process]

[Export Results]

[Export Results]

Void	Order/Merchant Ref No	Date	Name	Amount	Request ID
☐	1234	Oct 24 2006 12:58 PM	LILY PUT	10.00 USD	1617199143060167904065
☐	1153161841860	Oct 24 2006 12:57 PM	PATRICK MCMAHON	1.00 USD	1617198642080167904065
☐	1153161841860	Oct 24 2006 12:57 PM	PATRICK MCMAHON	1.00 USD	1617198454250167904065
☐	1161628407193	Oct 23 2006 11:34 AM	JANE DOE	10.00 USD	1616284476420167904065
☐	1160581279739	Oct 23 2006 10:34 AM	PATRICK MCMAHON	2001.00 USD	1616248784000167904065

[Export Results]

[Process]

Because the capture is pending, you also have the option of voiding the order. To void an order, you can do so either from the results page or the details page. In both cases, the confirmation page appears.

Group Confirmation

You have requested to VOID the following transaction(s):

Order/Merchant Ref No	Date	Name	Amount	Request ID
1160581279739	Oct 23 2006 10:34 AM	PATRICK MCMAHON	2001.00 USD	1616248784000167904065

[Process] [Cancel]

If you choose to void the order(s), you see a results page with two options:

Group Results

The request to VOID the following transaction(s) was successfully completed:

Order/Merchant Ref No	Date	Name	Amount	Request ID
1160581279739	Oct 23 2006 10:34 AM	PATRICK MCMAHON	2001.00 USD	1616248784000167904065

[Back To Search Results]   [Rerun Search]   [New Search]

- If you conduct the search again, you will not see the voided order because it has been deleted.

- If you return to the search results (figure below), the order is still visible. The void option is grayed out, but the link to the details of the order is still active. After you leave this page, you will no longer see this order.

Captures Pending Settlement

These orders have not been settled. After reviewing the order details, select the orders that you do not want to settle by checking Void, and click Process. Note that you cannot undo a voided transaction. If you void a transaction but later want to process it, you must re-authorize and re-capture it. After a transaction is successfully captured, you can only issue a credit to your customer. For credit card orders, if your account provider allows multiple credits for the same order, you can void each credit request. You can also void a transaction on the Transaction Details screen.

Total Number of Transactions Found: 5
Total Debit Transactions Found: 3
Total Debit Amount: 2012.00
Total Credit Transactions Found: 2
Total Credit Amount: 11.00

[Process]

[Export Results]

[Export Results]

Void	Order/Merchant Ref No	Date	Name	Amount	Request ID
☐	1234	Oct 24 2006 12:58 PM	LILY PUT	10.00 USD	1617199143060167904065
☐	1153161841860	Oct 24 2006 12:57 PM	PATRICK MCMAHON	1.00 USD	1617198642080167904065
☐	1153161841860	Oct 24 2006 12:57 PM	PATRICK MCMAHON	1.00 USD	1617198454250167904065
☐	1161628407193	Oct 23 2006 11:34 AM	JANE DOE	10.00 USD	1616284476420167904065
☑	1160581279739	Oct 23 2006 10:34 AM	PATRICK MCMAHON	2001.00 USD	1616248784000167904065

[Export Results]

[Process]

Crediting Orders

You request a credit when you need to give your customer a refund. If you have successfully requested a credit card capture or sale transaction or a check debit, a Credit button appears below the Order Information table. The button leads to the page where you enter that amount to be credited. To issue credits, users must have the CO access level. For more information, see the "Permissions," page 44 or the online help in the Business Center.

Because the void and credit options are available after you have successfully requested a capture, you can see both options at the same time in the details page.

If you use merchant-defined data fields, the content of these fields is retained even after you credit an order.

When you request a credit, money is not transferred immediately. Instead, all the credit requests for a day are placed in a batch file and settled nightly. The funds are transferred usually in two to four days.

The authorization information necessary to perform a credit is available in the CyberSource database for a limited time only:

■ *Credit card credit*: you can request a credit only up to 180 days after the authorization:

⚠️
Important

You can issue an *unlimited number* of follow-on credits for an *unlimited amount*, regardless of the amount of the original settlement. In addition, you can issue a stand-alone credit without referencing a settlement. To prevent abuses and errors, a warning message appears on the screen before you submit the credit request to give you the chance to verify that the amount entered for the credit is correct.

If a credit fails, you are not notified, and your customer does not receive a refund for the order. Therefore, make sure to return to the search to check on the status of your credit request.

● Within 60 days of the original transaction, you click a link called Credit. After you request the credit, it will appear in the status table below the authorization and the capture. This credit request, which is linked to the original transaction, is called a follow-on credit. This option is available if have a successful capture that has not been credited.

● From 60 to 180 days after the original transaction, you click a link called Stand-Alone Credit. This option is available for card-not-present transactions if your payment processor supports this type of credit. After you request the credit, it will not appear in the status table because although this credit appears linked to the original transaction, CyberSource processes it differently. If you search for the credit, it will appear as the only transaction in the status table. This credit request, which is linked to the original transaction, is called a stand-alone credit.

● For transactions older than 180 days, you need to use the Virtual Terminal to request a credit. In this case, you must provide all the customer and payment information used for the original order.

■ *Check credits*: you can request a credit only up to 60 days after the authorization:

● Within 60 days of the original transaction, you click a link called Credit to process a follow-on transaction. After you request the credit, it will appear in the status table below the debit. This credit request is linked to the original transaction. You can do as many follow-on credits as you want as long as the total amount does not exceed the original debit amount.

● For transactions older than 60 days, you need to use the Virtual Terminal to process a credit as a stand-alone transaction. In this case, you must provide all the customer and payment information used for the original order.

Voiding Orders

You can void the following kinds of requests if CyberSource has not sent the request to the processor for settlement: credit card captures, credit card credits, electronic check debits, and electronic check credits. After the transaction information for a request has been sent to your processor, the Void link disappears. Additional information about voids:

- You cannot undo a void. If you void a transaction but then decide to process it, you must resubmit the transaction request.

- You cannot void a transaction that has been successfully settled or funded. Your only option to undo the transaction is to issue a credit to your customer.

- For credit card orders, if your account provider allows multiple credits for the same order, you can void each credit request.

- Voids are not available through the Business Center for the CyberSource ACH Service.

| ⚠️ **Important** | You cannot undo a voided transaction: if you void a request but later want to process the transaction, you must request a new authorization and a new capture. |

If you use merchant-defined data fields, the content of these fields is retained even after you void a capture request. For more information on voiding orders, see "Verifying the Status of Captured Orders," page 93.

The figure below shows a card transaction detail page in which a capture request was processed successfully. A Void option appears in the Order History table.

Processing Batches of Transactions

This section provides an overview of a feature that you can use to send to CyberSource a single file that contains a set of order requests instead of sending individual transactions.

In the Business Center, you can download a template for each of the types of transactions that you can submit in a batch file:

Card Transactions	**Check Transactions**	**Subscriptions**
Authorizations	Electronic check debits	New subscriptions
Sales	Electronic check credits	Updated subscriptions
Captures		Canceled subscriptions
Credits		
Sales with Level III		
Captures with Level III		
Credits with Level III		

The menu item is located under **Tools & Settings** > **Batch Transactions > Templates**.

Transaction Batch Templates   I need help with this page.

Use this page to download the templates for the types of transaction batches that you want to send with CyberSource. Each template is a spreadsheet that lists the fields that you can include in your batch files.

Transaction Batch Templates

Template [Authorizations ▾]

[Download]

The information that you provide for each request in the batch file is the same that you provide for an individual service request. After you have created your files, you can upload them in the **Upload** area.

CyberSource reads the file, verifies that it conforms to the template, and sends you an email indicating whether the file passed the verification test. If the file is valid, CyberSource creates a separate request for each transaction and sends the information to the payment processor according to the normal processor batch schedule.

You can view the batch file's status on the **Batch Upload Search** page. Specify a search date range and click **Search**. Your results display in the status grid.

After all the requests in a file are processed, CyberSource creates two reports:

- Daily Summary Report shows a summary of the transactions in the batch.

- Daily Detail Report (CSV and XML formats) shows details of the transactions in the batch.

For detailed information about using batch files to process credit card and electronic check transactions, see the online help and the *Business Center Batch Submission User's Guide*.

Reconciling Your Orders with the Reports

The Business Center is your focal point when you need to reconcile your orders and the amount in your bank account on a weekly and monthly basis. Funds are transferred to your account usually two to four days after you capture a payment. The same time period applies to credits. The reports in the Business Center show all payments collected from all customers during a specific day and show all refunds as well.

You are not notified if the credit card processor is unable to process a capture or credit. If a capture fails, you do not receive payment for the order; if a credit fails, your customer does not receive a refund for the order.

To ensure that your captures and credits are processed, use the Capture Detail Report to identify transactions that failed. For information about this report and instructions for correcting failed captures and credits, see the *Business Center Reporting User's Guide*. Make sure to compare your monthly Capture Detail Report with your monthly bank statement to ensure that funds were successfully deposited into your account.

To reconcile the amount in your bank account with the orders you have processed, use the reports available in the Business Center and from your bank or financial institution:

■   View the total number of orders and the total amount by card type. For example, you can use this information to decide what credit cards to accept.

■   Compare your sales with your credits. For example, you can use this information to make sure that your credits do not exceed a certain percentage of your sales and that no suspicious pattern exists in the amounts refunded to customers.

The Business Center provides several types of reports, which remain in the Business Center for six months.

Processing Credit Card Payments

An important part of processing your orders is to manage payments efficiently. In this chapter, you will learn how to use the Business Center and obtain complete and accurate information to process credit card payments.

Credit Card Payment Industry

To process credit cards, you will be interacting with these types of companies:

■ *Banks*: Two types of banks exist depending on the type of funds that they hold: merchants and customers.

● Acquiring (merchant) banks: These banks offer accounts to businesses that accept credit card payments. Before you can accept payments, you must have a merchant bank account from an acquiring bank. Acquiring banks collect fees for each transaction.

Your acquiring bank decides which payment processor you must use. You need to obtain the name of your processor from your bank before you start accepting customer orders.

● Issuing (consumer) banks: These banks underwrite lines of credit for cardholders, provide monthly statements, and collect payments from cardholders. To determine who your account provider is, contact your merchant bank.

■ *Payment Processors*: A payment processor is an organization to which CyberSource sends all authorizations, captures, and credits requests. The payment processor obtains the authorization from the customer's card-issuing bank and returns the authorization to CyberSource, which forwards the authorization to you. Your acquiring bank decides which payment processor you must use. You need this information before you start accepting customer orders. The Business Center supports the following processors:

Chase Paymentech Solutions	FDMS South

FDC Compass	GPN
	GPN is the CyberSource name for Global Payments, Inc.'s East processing platform.
FDC Nashville Global	RBS WorldPay Atlanta
FDMS Nashville	TSYS Acquiring Solutions

■ *Credit Cards Associations*: Credit card associations, such as Visa and MasterCard, manage communications between acquiring banks and issuing banks. They also develop industry standards and establish fees for acquiring banks. The Business Center supports these card types:

Visa®	Discover®
MasterCard®	JCB
American Express®	Carte Blanche
Diners Club®	

⚠️ **Important**   Card types also include Visa- and MasterCard-branded prepaid cards and debit cards, which are processed as credit cards.

For more information, see "Cards and Payment Methods" in the *Credit Card Services User Guide*.

Understanding Credit Card Procedures

To operate your business, you need to perform several procedures that vary according to the type of payment.

Credit cards are the most common forms of payment. In addition, card types include Visa- and MasterCard-branded debit cards, which are processed in the same manner as credit cards. With these cards, you can perform authorizations, captures, credits, sales, voids, and you can reconcile your account.

Authorizations

An authorization ensures that your customer's credit card account is open, is in good standing, and has funds available to complete the purchase. Because an authorization does not move money into your bank account, you must capture the authorization, but you

can do so only *after* you ship the customer's order, as required by card associations. For more information on capturing an authorization, see "Captures," page 105.

An authorization is good for 7 days for Visa and 30 days for all other card types. Although you can use an authorization older than 7 or 30 days to capture an order, you may be charged higher interchange rates. Some processors can re-authorize older authorizations on your behalf.

> ⚠️ **Important**   All payment processors, except TSYS Acquiring Solutions, decline *authorizations* for card types for which the merchant is not configured to accept. On the other hand, TSYS declines *capture* requests for card types for which the merchant is not configured to accept, most commonly American Express and Discover. Therefore, *after* going live, you must run test transactions for every card type that you wish to accept and verify that funds are transferred to your merchant account.

Authorization Process

The following steps take place within seconds when you request a credit card authorization.
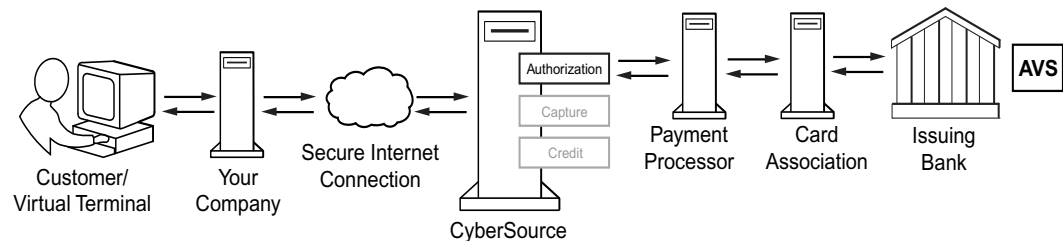
Step 1   Your customer places an order and provides the credit card number, the card expiration date, and other information about the card.

Step 2   You send a request for authorization over a secure Internet connection.

Step 3   CyberSource validates the order information and performs the Smart Authorization tests. See "Configuring Smart Authorization," page 40 for details about Smart Authorization.

Step 4   CyberSource contacts your payment processor to request authorization.

Step 5   The payment processor sends the transaction to the card association, which routes it to the issuing bank for the customer's credit card.

Step 6   The issuing bank approves or declines the request. It also uses the Address Verification Service (AVS) to determine whether the customer provided the correct billing address.

Step 7   CyberSource tells you whether the authorization succeeded.

Electronic Authorization

Most of the time, you use electronic authorization requests to process your orders successfully.

Verbal Authorization

Sometimes you need to call to obtain an authorization code verbally. When you set up your account, you receive the information that you need to call for a verbal authorization. You can call for a verbal authorization in these cases:

- When a card's magnetic strip is demagnetized, or the card is expired or invalid. For more information, see "Verbal Authorization Required," page 72 (processing) and "Verbal Authorization Code Needed," page 85 (searching an order with verbal authorization).

- If your payment processor is TSYS Acquiring Solutions (Vital), stand-alone verbal authorizations are available for card-not-present transactions. You can obtain a verbal authorization code and later use this code to process a credit card transaction in the Virtual Terminal. You can use this option in conjunction with Level II fields. You can process a verbal authorization only with the same processor that gave you the verbal authorization. Otherwise, the transaction will fail. For information about processing, see "Card-Not-Present: MOTO or Internet," page 59. After processing, these transactions are indistinguishable from other credit card transactions.

Captures

A capture tells your acquiring bank to deposit money into your account. Credit card associations require that you request a capture only after you ship a customer's order. To request a capture, you must have a successful authorization that has not been captured.

Capture requests are processed in batches. In other words, money is not transferred as soon as you request a capture. All the requests for a day are placed in a batch file and settled nightly. It usually takes two to four days for funds to be transferred.
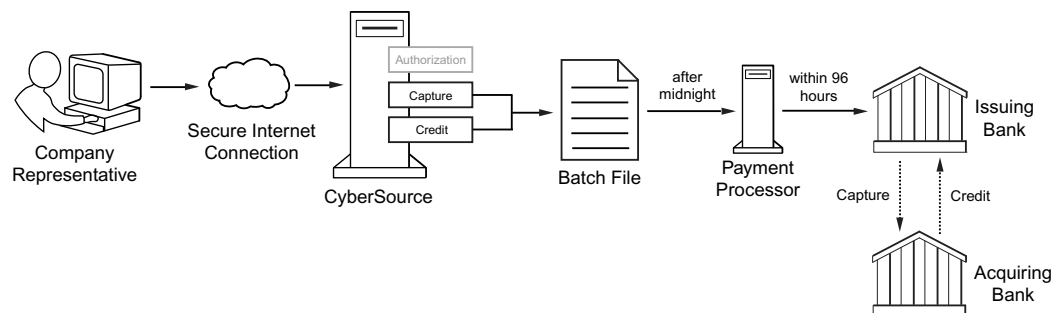
Step 1   You send a request over a secure Internet connection.

Step 2   CyberSource validates the order information and stores the request.

Step 3 After midnight, CyberSource sends the batch file to your payment processor.

Step 4 The payment processor settles the request and transfers funds to the appropriate bank account.

Note If your processor is TSYS Acquiring Solutions (Vital), do not send an order or settlement request with an amount greater than $99,999.99 because TSYS Acquiring Solutions will automatically reject your request. The amount limit applies to all payment types and whether the settlement request contains one payment type or a combination of payment types.

Sales

If you fulfill the order at the same time that you authorize the credit card, you can request authorization and capture at the same time, which is called a sale transaction.

Card associations require you to ship the customer's order before you capture an authorization. Do not request a sale transaction unless you fulfill a customer's order immediately (for example, if your customer pays for access to a Web site, or if you are using the Business Center to process payments in a retail store).

Credits

The method that you choose to process a credit in the Business Center depends on the time elapsed after the debit. Credits are discussed on "Crediting Orders," page 96.

Processing an Order

To process orders efficiently and accurately, you need to obtain sufficient and accurate information about customers so that you can determine how and where to ship the goods and collect payment.
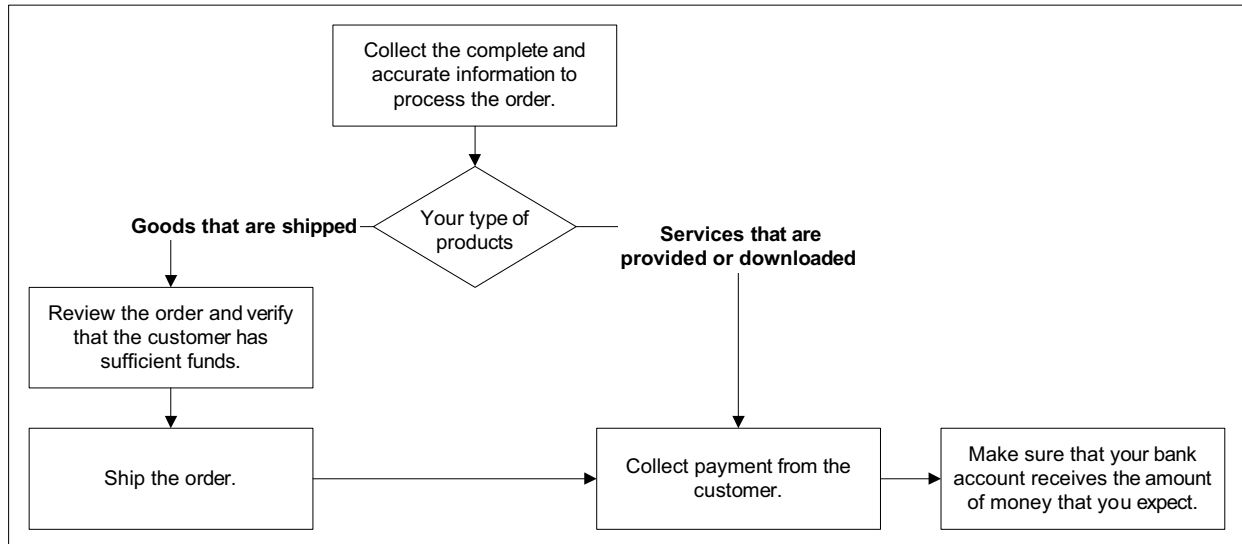
Depending on the type of products that you sell (shipped goods or purchased services), you can collect payment from your customer either immediately or after you ship the goods. If you sell goods that you need to ship, see "Reviewing the Order" below. If you sell services that you provide immediately upon request, skip to "Collecting Payment from the Customer," page 109. Each of these steps is described in detail below.

Collecting the Order Information

You need to obtain each of the following elements for each order:

Customer information	What you need to collect
Billing	To bill a customer, you need to record the detailed and accurate billing address so that you can correlate this address with the payment information.
Shipping	Without adequate shipping information, you cannot ship the goods.
Payment	Credit cards are the most common forms of payment. To process a payment and to verify that the customer is legitimate and has sufficient funds to pay for the goods, you need to record detailed and accurate payment information: ■ Form of payment and details: credit card number and expiration date. ■ Amount to bill your customer

If you sell goods that you need to ship, see "Reviewing the Order," page 108. If you sell services that you provide immediately upon request, skip to "Collecting Payment from the Customer," page 109.

Level II and Level III Fields

Level II and Level III fields can be included for Sale, Credit, and Authorization transaction types. To process a transaction as a Level III request, select the **Process as Level III Purchasing Card** checkbox. If not checked, the fields will be processed as standard Level II fields. For more information on these fields, see "Level III and Additional Level II Fields," page 34.

Each processor supports a different set of Level II and Level III fields. If you submit a Level II or Level III transaction but omit required fields, your processor could charge you penalties or increase your fees. For descriptions of the fields and to find out if you can or should use these fields for your processor, see *Level II and Level III Processing Using the Simple Order API* and *Level II and Level III Processing Using the SCMP API*.

The data from these fields appear in the transaction receipt, the transaction details, and in the settlement and credit pages.

Reviewing the Order

Once you have obtained the customer's information, you need to verify that it is correct, complete, and valid. The customer's bank and CyberSource review and verify the customer's information in real time as shown in the diagram below:

- Authorization—Authorization ensures that the customer has sufficient funds to pay for the goods and reserves the amount until you collect the payment.

  To authorize a transaction, you send the customer's payment data and the total amount of the order to CyberSource or you enter the information in the Virtual Terminal. CyberSource contacts the customer's bank who authorizes or declines the transaction. If the bank authorizes the transaction, you receive an authorization code for the transaction.

- Smart Authorization—Smart Authorization verifies that the customer is legitimate by analyzing each credit card authorization and, therefore, guards against fraud losses. Smart Authorization uses these fraud detection tools.

  You can choose whether to process the order regardless of the results of Smart Authorization or to review the order before you process it further. To use Smart Authorization, define your settings in the Business Center. For detailed information about Smart Authorization, see the "Configuring Smart Authorization," page 40.

Shipping the Order

After you have reviewed the order and performed the checks necessary to verify that the customer and the order are legitimate, verify that you have the goods in your inventory, and ship the order.

Collecting Payment from the Customer

After you have shipped the order or provided the service, you must request that the customer's bank transfers the funds from the customer's account to your bank account by a process called capture. If you do not request, you will not be paid. The combination of authorization and capture is called a sale.

Depending on your type of business, you can request payment in one of two ways:

■   You use this process if your business is to ship goods:

Authorization in the first request, order review and shipping, and capture in the second request.

or

■   You use this process if your business provides a service, such as subscriptions or music downloads:

Authorization and capture in the same request.

Transferring Money to your Account

Funds are transferred to your account usually two to four days after you capture a payment. The same time period applies to credits. When you look at the reports in the Business Center, you see all the payments collected from all customers during a specific day, and you see all refunds as well.

To reconcile the amount in your bank account with the orders you have processed, you can use the reports available in the Business Center and from your bank or financial institution.

Types of Transactions

Card-Not-Present Transactions

When a customer provides a card number but you do not have access to the physical card, the purchase is known as a card-not-present transaction. This type of transaction

typically occurs over the Internet or through a call center. To process card-not-present transactions, use the credit card services described in this guide.

Card-not-present transactions pose an additional level of risk to your business because you cannot directly verify the customer's identification. CyberSource offers features, such as Address Verification System (AVS) and Card Verification Numbers (CVN), in the credit card services that can reduce that risk by checking the validity of the customer's information and notifying you when discrepancies occur.

Card-Present Transactions

When a customer uses a card that is physically present to make a purchase, the purchase is known as a card-present transaction. This type of transaction typically occurs in a retail point-of-sale (POS) environment. To process card-present transactions:

- Use the credit card services described in this guide.
- Provide retail data as described in the *Retail Transactions Supplement*.

Transactions with Special Data

The credit card services can process these types of special data:

- Level II and Level III data: See the *Level II and Level III Transactions Supplement*.
- Retail data: See *Retail Transactions Supplement*.

Preparing to Process Card-Present Transactions

This appendix describes how to purchase and install a credit and debit card scanner to process retail transactions.

Your account provider may support retail card-present transactions, which benefit from the same level of security and encryption that CyberSource provides for all Virtual Terminal transactions. For more information, contact your account provider or Customer Support.

Purchasing the Card Scanner

You can purchase your scanner directly from the manufacturer. If you have questions about a specific model, please contact the manufacturer, MagTek, Inc.[1]. CyberSource has tested the models mentioned below. Depending on your computer's configuration, you have two options:

- If your computer has a keyboard port, choose one of these card scanners: Part Number 21080203 (white) or 21080204 (black).

1. MagTek® is a registered trademark. Copyright © 2016 MagTek Incorporated. All Rights Reserved.

■   If your computer does not have a keyboard port but supports only a USB interface
(which is not round but has 4–6 sides), choose one of these card scanners: Part
Number 21040109 (white) or 21040110 (black). For these scanners, you need a
keyboard-to-USB adapter, available at CompUSA.

To connect the card scanner to your computer and to activate it, see the following section.

Installing the Card Scanner

When the scanner is correctly installed, you can use both your keyboard and the card
scanner without ever having to disable one or the other. However, you cannot use the
keyboard during the few seconds that you need to scan a card.

Gathering the Required Equipment and Tools

You can connect a card scanner to any Windows-compatible computer that has a PS/2 or
AT keyboard connection.

To mount the scanner

You can mount the scanner in one of two ways:

■   *Semi-permanently*: You need Velcro™ or Dual Lock™ mounting tape or pads and
isopropyl alcohol to clean the mounting surface.

■   *Permanently*: You need a screwdriver and two screws that fit the dimensions of the
mounting inserts located under the scanner: 3 mm diameter, 0.5 mm pitch, and 6.4
mm deep. You may also need washers and a drill if you want to pass the scanner's
cable through the desk.

To connect the scanner to the keyboard cable and to the computer

The scanner has a PS/2 connector (6 pins). If your keyboard also has a 6-pin connector,
you do not need an adapter. However, if your keyboard has a 5-pin AT connector, you
need a 6-pin female/5-pin male adapter, which that you can purchase at any computer
equipment supply store. The figure below shows the two types of connectors.
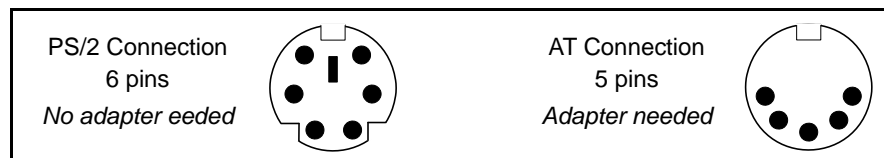
Mounting the Scanner

If you may need to move the scanner, you may prefer to mount it semi-permanently. If you
do not plan to move the scanner, you may prefer to mount it permanently. In both cases,
you need to ensure that the scanner is placed appropriately as follows:

■ The scanner is placed on a flat surface with at least 4 inches clearance at each end for room to pass a card through the scanner.

■ The side where the light is located faces the user.

■ The cord is long enough to easily reach the computer.

When you have chosen the location, clearly mark where you will attach the scanner, and proceed with the appropriate method.
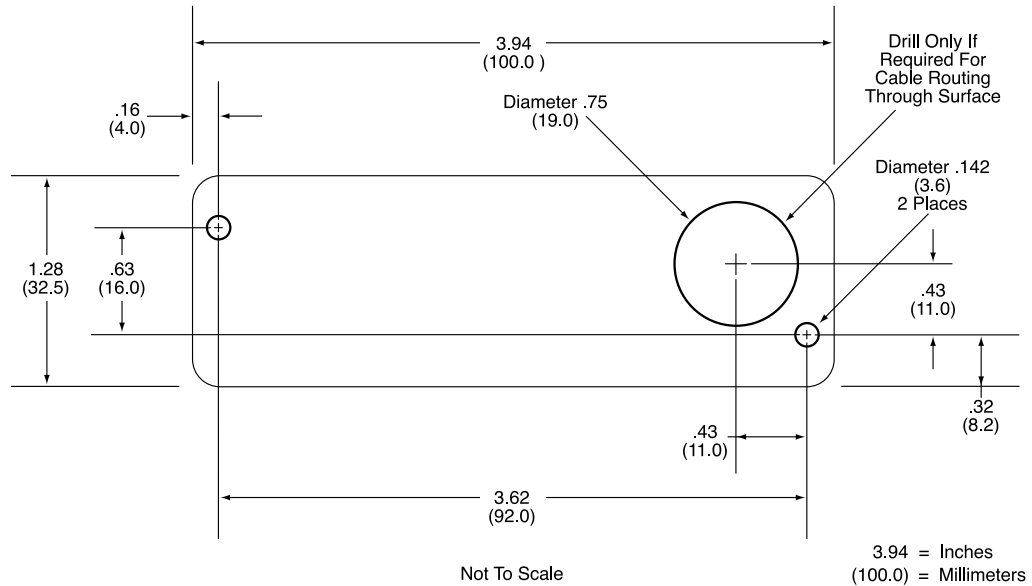
Reproduced by permission from the Miniwedge[TM] Swipe Reader Technical Reference Manual.
© 2016 by MagTek Inc.

Semi-Permanent Method

You can use Velcro™ or Dual Lock™ mounting tape or pads to attach the scanner to the desk. The cable sits on top of the desk.

Step 1 Clean the area where the scanner will be mounted with isopropyl alcohol.

Step 2 Use the tape or pads as directed.

Step 3 Attach the scanner securely to the desk.

Permanent Method

You can use two screws to attach the device to the desk. In this case, the cable sits on top of the desk. In addition, you can drill another hole through the top of the desk for the cable. In this case, the cable passes through the hole. The drawing below shows the mounting dimensions and positions.
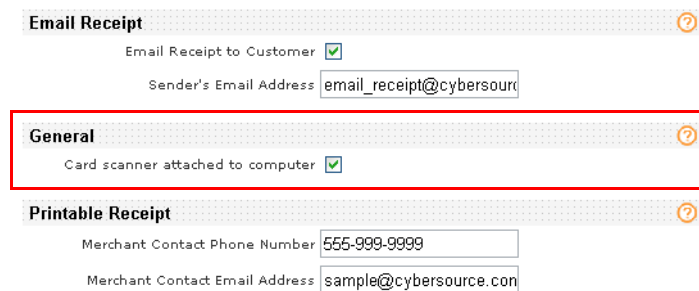
Connecting the Scanner

Step 1   Before connecting the scanner, make sure that your computer is turned off.

Step 2   Remove the keyboard connector from the computer.

Step 3   Connect one end of the scanner cable to the keyboard cable, and connect the other end of the scanner cable to the keyboard port of your computer. Alternately, use the adapter to connect the keyboard and the scanner to the computer.

Step 4   When done, turn on your computer.

The light on top of the scanner turns green. The scanner is ready.

Activating the Scanner in the Virtual Terminal

To activate the card scanner, you need to log in the Business Center as an administrator and reach the Virtual Terminal settings located under the Virtual Terminal and the Settings tabs (same page in two locations). The figure below shows the box that you need to check in the Retail Transaction Settings section of the settings page.

After you check the box, you can automatically enter the name of the customer and the card information into the order form of the Virtual Terminal by scanning the customer's card. If you do not check the box, you must enter the card information manually into the order form.

You can configure the rest of the required information (Default Transaction Types and Receipt Information) at this time or later when you are ready to process card-present transactions. To configure the settings, see "Configuring the Virtual Terminal," page 28 and the online help.

Testing the Scanner

To ensure that the scanner works properly, you need to test it before using it to process transactions.

Step 1   Hold the card firmly with the magnetic strip facing down and toward the light.

Step 2   Slide the card through either end of the scanner, making sure that the bottom of the card touches the base of the scanner at all times.

- *Successful scan*: While the card is being scanned, the green light disappears. The data is transmitted to your computer and appears in the data entry box in the Virtual Terminal. The green light reappears when the scan is complete.

- *Unsuccessful scan*: If the strip is demagnetized, or the card is not a valid credit or debit card, the scanner cannot decode the data on the magnetic strip. The light on the scanner disappears or changes to red, and an error message appears in the Business Center to explain the problem and suggest a solution. Occasionally, a card that is not a valid credit or debit card can be partially decoded by the scanner. If you process a transaction with such a card, the transaction will fail.

Processing Electronic Checks Payments

The Electronic Check Services provide a secure, reliable, real-time method for accepting personal or business checks online as payment for goods and services. Electronic checks expand your customers' payment options, reduce your processing costs, and provide faster payment when compared with standard paper checks. Electronic Check Services are available to customers living in the U.S. and using a U.S. standard bank or credit union account. For the list of electronic check processors, see .

Before signing up to use the Electronic Check Services, you need to discuss any legal requirements related to accepting electronic checks with your legal counsel and collect all the information about your business that you will need for your application.

Check Payment Industry

To process electronic checks, you will be interacting with these types of companies:

Banks

Two types of banks exist depending on the type of funds that they hold: merchants and customers.

- Acquiring (merchant) banks: These banks offer accounts to businesses that accept check payments. Before you can accept payments, you must have a merchant bank account from an acquiring bank. Acquiring banks collect fees for each transaction.

  Your acquiring bank decides which payment processor you must use. You need to obtain the name of your processor from your bank before you start accepting customer orders.

- Receiving Depository Financial Institution (RDFI) or Receiving Bank: This is where consumers have their bank account and is similar to an issuing bank for credit cards. The RDFI or Receiving Bank receives an ACH transaction on behalf of the receiver (customer's bank) from the ACH Network.

Payment Processors

A payment processor is an organization to which CyberSource sends all debit and credit requests. Your acquiring bank decides which payment processor you must use. You need

this information before you start accepting customer orders. The Business Center supports the following electronic checks processors:

- Chase Paymentech Solutions
- CyberSource ACH Service
- RBS WorldPay Atlanta
- TeleCheck

These processors support transactions in U.S. dollars for U.S. checking accounts for both personal and corporate checks. You do not need to open a check-enabled merchant bank account. Your processor can deposit funds directly into your existing bank account. Your processor will provide you with unique identification numbers for your account.

Understanding Electronic Check Procedures

The table below describes where you can perform the tasks available for checks.

Task	Business Center	Simple Order API
Processing a debit	■ Virtual Terminal. See "Processing an Order with the Virtual Terminal," page 58. ■ Hosted Order Page. See the *Business Center Hosted Order Page User's Guide*. ■ Payment Tokenization. See the *CyberSource Payment Tokenization With the Business Center for CyberSource Essentials*. ■ Recurring Billing. See the *CyberSource Recurring Billing With the Business Center for CyberSource Essentials*.	For merchants with high volume. See the *Business Center Simple Order API User's Guide*.
Processing a partial or total credit	■ Follow-on credits from the Transaction Detail Page. ■ Stand-alone credits in the Virtual Terminal. For instructions, see the online help.	Standard follow-on and stand-alone credits for merchants with high volume

Task	Business Center	Simple Order API
Reconciling transactions with the reports (and with your processor's information) so that you know when to ship your orders	■ Exportable Search Results ■ Order Detail Report ■ Payment Events Report if your processor is TeleCheck ■ On-demand Order Detail Report with the Query API For information on reports, see the *Business Center Reporting User's Guide*.	

Debits

The following steps occur when your customer places an order:
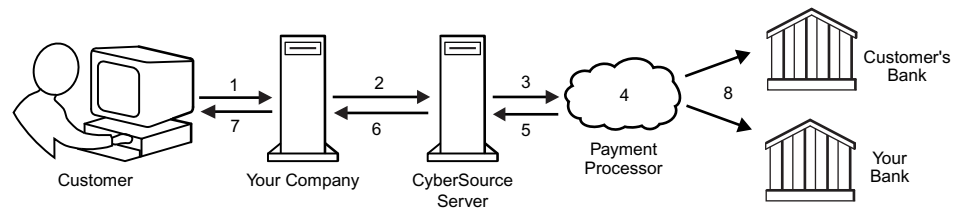
Step 1   Your customer places an order.

Step 2   You use CyberSource Electronic Check Services to request an electronic check debit. You provide CyberSource with the customer's account information.

Step 3   CyberSource sends the customer's account information and other information about the transaction to the check processor.

Step 4   The check processor validates the information and performs basic fraud screening.

All check processors validate a debit transaction before the money is deposited in your account. Validation consists of format tests, bank routing number tests, and a comparison with the check processing partner's internal negative file. The processor does not contact the customer's bank to verify the existence of the customer's account; it only makes sure that the information provided by the customer is reasonable, and that the account is not a known source of fraud. Validation does not occur when you request a credit.

⚠ **Important**	Validation is different from authorization. Because the bank against which the check is drawn does not participate in the validation process, a transaction can be validated but later rejected by the bank if the account has insufficient funds or if the account number is invalid.

Depending on the processor that you use, if problems occur with the account that prevent the transaction from being completed, the processor may charge you a returned check fee.

⚠️ **Important**	If you use the Paymentech verification feature, the Fair Credit Reporting Act (FCRA) requires that you notify your customer when an electronic check transaction is declined as a result of the verification process.

Step 5   The payment processor sends a reply to CyberSource indicating whether the debit will be processed.

Step 6   CyberSource sends a reply to you.

Step 7   You display an appropriate message to your customer.

Step 8   The processor sends the request for clearing.

The processor processes the information through the Automated Clearing House (ACH) system, which is a secure bank-controlled electronic funds transfer system.

- If the customer has sufficient funds to pay for the purchase, the money is deposited in your account generally within 2 to 3 business days.

- If the customer does not have sufficient funds, the processor re-presents the check for payment for the initial amount, along with a returned item fee of up to the maximum allowed in your state of residence. If, upon re-presentment, the customer still does not have enough funds to cover the purchase, you are notified. Under U.S. law, the customer is liable for the original amount, plus the returned item fees, which you or the processor may collect.
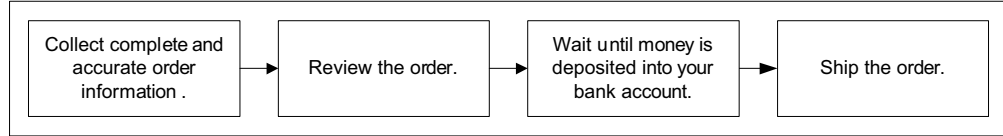
Credits

The method that you choose to process a credit in the Business Center depends on the time elapsed after the debit. Credits are discussed in "Crediting Orders," page 96.

Account Reconciliation

When you request a debit or credit, CyberSource generates a unique transaction reference number that appears in the reply and in both your CyberSource reports and your payment processor's reports. To reconcile the amount in your bank account with the orders you have processed, use this number and the reports available in the Business Center and from your bank or payment processor.

Processing an Order

Processing orders involves obtaining information about customers to determine how and where to ship the goods and collecting payment for the goods shipped. To ensure that you process orders efficiently and accurately, follow the steps described below.
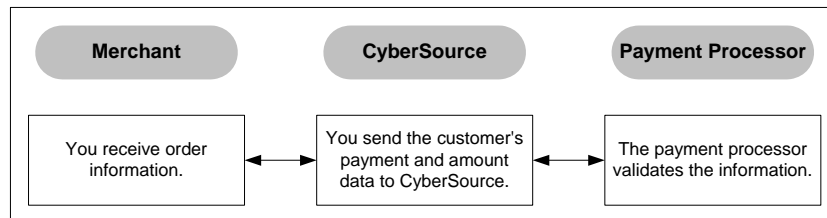
Collect complete and accurate order information .	→	Review the order.	→	Wait until money is deposited into your bank account.	→	Ship the order.

Collecting the Order Information

You need to obtain each of the following elements for each order:

Customer information	What you need to collect
Billing	To bill a customer, you need to record the detailed and accurate billing address so that you can correlate this information with the payment information.
Shipping	Without adequate shipping information, you cannot ship the goods.
Payment	To process a payment, you need to record detailed and accurate payment information: ■ Form of payment and details associated with it: checking account information to verify that the customer is legitimate. ■ Amount to bill your customer

Reviewing the Order

Once you have obtained the customer's information, you need to verify that it is correct, complete, and valid. As shown in the diagram below, CyberSource and the payment processor review and perform in real time the checks necessary to verify that the customer and the order are legitimate.

Merchant		**CyberSource**		**Payment Processor**
You receive order information.	↔	You send the customer's payment and amount data to CyberSource.	↔	The payment processor validates the information.

Transferring Money to your Account

Important | Even if a check is validated, you do not know whether the checking account has sufficient funds to cover the customer's purchase. Therefore, before shipping the goods, you need to wait until you receive confirmation from CyberSource or from your processor that the money has been deposited in your account.

Funds are transferred to your account a few days after you process the order. The same time interval applies to credits. When you look at the reports in the Business Center, you see all the payments collected and the refunds from all customers during a specific day, and you see all refunds as well. Regardless of your type of business, whether goods or subscriptions, you must wait until the check clears before shipping the goods.

Shipping the Order

After the money has been transferred to your account, you verify that you have the goods in your inventory, and you ship the order.

Preparing to Accept Electronic Checks

Reports for Electronic Check Processing

The Payment Events Report and the Order Detail Report are daily downloadable reports that contain up-to-date settlement and batch information for your account. Users who have the VR permission (View Reports) can download this report in CSV or XML format. You can sign up for these reports in the Business Center. See the *Business Center Reporting User's Guide* for more information.

Web Site Requirements

You need to add these items to your Web site:

Step 1   A graphic such as the one below to help customers locate their bank routing number and checking account number.

Bank Routing Number   Bank Account Number   Check Number

Step 2   A link to the table of current state returned check fees (http://www.achex.com/html/NSF_pop.jsp)

Because this table is updated regularly, CyberSource recommends that you link directly to it. If you use the Hosted Order Page or the Simple Order API, you can display the state fees table in a pop-up window, a full browser window, or directly on the checkout page.

Step 3   A consent statement that your customer *must* accept before you submit the debit request.

You cannot change the text except when specified. To add a consent statement for the check authorization on your Web site:

■   If you use the Hosted Order Page, see the *Business Center Hosted Order Page User's Guide*.

■   If you use the Simple Order API, see the *Business Center Simple Order API User's Guide*.

Call Center Requirements

If you have a call center in addition to or instead of a Web site, you need to have the following statement ready for your phone operators. Your customer service agent *must read* and the customer must accept this statement on the phone before you submit the authorization request:

Today **[insert today's date]***, I'd like to confirm that you,* **[insert first and last name]***, are authorizing a payment in the amount of* **[insert amount]** *to be processed as an electronic funds transfer or draft drawn from your account.* **Do you agree?** *If your payment is returned unpaid, you authorize us or our service provider to collect the payment and your state's return item fee of* **[insert state returned item fee]** *by electronic funds transfer(s) or draft(s) drawn from your account.* **Do you agree and authorize the payment?**

> **Note**   You can modify this last sentence as necessary to make it possible for your customer to see the table of state fees for returned checks (http://www.achex.com/html/NSF_pop.jsp), or you can give the information to your customer on the phone.

Testing Your Implementation

To familiarize yourself with Electronic Check Services and to verify that your implementation is correct, CyberSource recommends that you perform tests to verify that all accounts are activated properly and that the funds are transferred to your account.

Request test debit and credit transactions with your own account. If transactions fail, your payment processor information may be incorrect. Contact your check processor to confirm your processor information.

APPENDIX

C

AVS, CVN, and Factor Codes

This appendix describes result codes for the Address Verification Service (AVS), card verification numbers (CVN), and the factor codes returned by Smart Authorization. You can see these results in the Transaction Detail page. See for more information about this page.

AVS Codes

When you request a credit card authorization, the customer's issuing bank may use the Address Verification Service (AVS) to confirm that your customer has provided the correct billing address. If the customer provides incorrect information, the transaction might be fraudulent.

AVS is requested for the following payment processors and card types:

Table 6   Supported Processors and Card Types for AVS

Payment Processors	Credit Card Types
Concord EFS	Visa, MasterCard, American Express, Discover, Diners Club
First Data Merchant Services - Nashville	Visa, MasterCard, American Express, Discover
First Data Merchant Services - South	Visa, MasterCard, American Express, Discover, Diners Club
Chase Paymentech Solutions	■ Visa (billing country must be U.S., Canada, or Great Britain) ■ American Express (billing country must be U.S. or Canada) ■ MasterCard, Discover, Diners Club (billing country must be U.S.)
TSYS Acquiring Solutions (Vital) Processing Services	Visa, MasterCard, American Express, Diners Club (billing country must be U.S.)

The next table describes each AVS code. Use this table to see the complete description of the AVS codes that you receive in the reply or in the search details page of the Business Center.

Table 7   Address Verification Service Codes

Code	Summary	Description
A	Partial match	Street address matches, but 5- and 9-digit postal codes do not match.
B	Partial match	Street address matches, but postal code not verified. Returned only for Visa cards not issued in the U.S.
C	No match	Street address and postal code do not match. Returned only for Visa cards not issued in the U.S.
D	Match	Street address and postal code match. Returned only for Visa cards not issued in the U.S.
E	Invalid	AVS data is invalid or AVS is not allowed for this card type.
F	Partial match	Card member's name does not match, but postal code matches. Returned only for the American Express card type.
G	Not supported	Issuing bank outside the U.S. does not support AVS.
H	Partial match	Card member's name does not match. Street address and postal code match. Returned only for the American Express card type.
I	No match	Address not verified. Returned only for Visa cards not issued in the U.S.
K	Partial match	Card member's name matches but billing address and billing postal code do not match. Returned only for the American Express card type.
L	Partial match	Card member's name and billing postal code match, but billing address does not match. Returned only for the American Express card type.
N	No match	Street address and postal code do not match. *or* Card member's name, street address and postal code do not match. Returned only for the American Express card type.
O	Partial match	Card member's name and billing address match, but billing postal code does not match. Returned only for the American Express card type.
P	Partial match	Postal code matches, but street address not verified. Returned only for Visa cards not issued in the U.S.
R	System unavailable	System unavailable.
S	Not supported	Issuing bank in the U.S. does not support AVS.
T	Partial match	Card member's name does not match, but street address matches. Returned only for the American Express card type.
U	Not supported	Issuing bank in the U.S. does not support AVS.
V	Partial match	Card member's name, billing address, and billing postal code match. Returned only for the American Express card type.
W	Partial match	Street address does not match, but 9-digit postal code matches.
X	Match	Exact match. Street address and 9-digit postal code match.

Table 7   Address Verification Service Codes (Continued)

Code	Summary	Description
Y	Match	Exact match. Street address and 5-digit postal code match.
Z	Partial Match	Street address does not match, but 5-digit postal code matches.
1	Not supported	CyberSource AVS code. AVS is not supported for this processor or card type.
2	Invalid	CyberSource AVS code. The processor returned an unrecognized value for the AVS response.

Card Verification (CV) Number Codes

When you request a credit card authorization, you can include the customer's card verification number, a three-digit number printed on the back of Visa and MasterCard credit cards near the cardholder's signature. If the customer cannot provide the correct number, the transaction may be fraudulent. The following table describes each card verification result code.

Table 8   CVN Codes

Code	Description
D	The transaction was determined to be suspicious by the issuing bank.
I	The CVN failed the processor's data validation check.
M	The CVN matched.
N	The CVN did not match.
P	The CVN was not processed by the processor for an unspecified reason.
S	The CVN is on the card but was not included in the request.
U	Card verification is not supported by the issuing bank.
X	Card verification is not supported by the payment card company.
1	Card verification is not supported for this processor or card type.
2	An unrecognized result code was returned by the processor for the card verification response.
3	No result code was returned by the processor.

The following payment processors support card verification numbers for Visa and MasterCard:

FDMS Nashville   Chase Paymentech Solutions

FDMS South   TSYS Acquiring Solutions (Vital)

Smart Authorization Factor Codes

If you use Smart Authorization to evaluate the risk of your orders, you receive factor codes that show which parts of an order appeared to be risky. You receive factor codes for any order that shows risk, even if Smart Authorization does not decline the order.

The following table describes each factor code that Smart Authorization can return. To use Smart Authorization, define your settings in the Business Center. For detailed information about how to choose which factor codes result in a Smart Authorization decline, see "Configuring Smart Authorization," page 40.

Table 9   Smart Authorization Factor Codes

Code	Description
J	Billing and shipping address do not match.
M	Cost of the order exceeds the maximum transaction amount.
N	Nonsensical input in the customer name or address fields.
O	Obscenities in the order form.
U	Unverifiable billing or shipping address.
X	Order does not comply with the USA PATRIOT Act.

Reason Codes in the Transaction Exception Detail Report

lists the reason codes that can be returned in the Transaction Exception Detail Report. If present, the codes appear in the reason_code field in the CSV version of the report and the <ReasonCode> element in the XML version of the report. The reason codes that you will receive depend on the information returned by your processor. If you use the SCMP API, you can use the mapping to the reply flag. For more information about downloading and using this report, see the

Note Not all reason codes may apply to you.

Table 10   Reason Codes in the Transaction Exception Detail Report

Reason Code	Reply Flag	Description
101	DMISSINGFIELD	The request is missing one or more required fields. Possible action: See the reply fields **missingField_0...N** for which fields are missing. Resend the request with the complete information.
102	DINVALIDDATA	One or more fields in the request contains invalid data. Possible action: See the reply fields **invalidField_0...N** for which fields are invalid. Resend the request with the correct information.
104	DDUPLICATE	The transaction is declined because the merchant reference number sent matches the merchant reference number of another transaction sent in the last 15 minutes. Possible action: Ensure that the merchant reference number is unique.
110	SPARTIALAPPROVAL	The card used was approved for only a portion of the total purchase amount.

Table 10   Reason Codes in the Transaction Exception Detail Report (Continued)

Reason Code	Reply Flag	Description
150	ESYSTEM	Error: General system failure.
		See the documentation for your CyberSource client (SDK) for information about how to handle retries in the case of system errors.
151	ETIMEOUT	Error: The request was received but there was a server timeout. This error does not include timeouts between the client and the server.
		Possible action: To avoid duplicating the transaction, do not resend the request until you have reviewed the transaction status in the Enterprise Business Center. See the documentation for your CyberSource client (SDK) for information about how to handle retries in the case of system errors.
202	DCARDEXPIRED	Expired card. You might also receive this if the expiration date you provided does not match the date the issuing bank has on file.
		Note The ccCreditService does not check the expiration date; instead, it passes the request to the payment processor. If the payment processor allows issuance of credits to expired cards, CyberSource does not limit this functionality.
		Possible action: Request a different card or other form of payment.
203	DCARDREFUSED	The card was declined. No other information was provided by the issuing bank.
		Possible action: Request a different card or other form of payment.
204	DCARDREFUSED	The account has insufficient funds.
		Possible action: Request a different card or other form of payment.
205	DCARDREFUSED	The card was stolen or lost.
		Possible action: Review the customer's information and determine if you want to request a different card from the customer.
207	DCARDREFUSED	The issuing bank was unavailable.
		Possible action: Wait a few minutes and resend the request.
208	DCARDREFUSED	The card is inactive or not authorized for card-not-present transactions.
		Possible action: Request a different card or other form of payment.

Table 10   Reason Codes in the Transaction Exception Detail Report (Continued)

Reason Code	Reply Flag	Description
209	DCARDREFUSED	American Express Card Identification Digits (CID) did not match.
		Possible action: Request a different card or other form of payment.
210	DCARDREFUSED	The credit limit for the card has been reached.
		Possible action: Request a different card or other form of payment.
223	DPAYMENTREFUSED	A request was made to credit an order for which there is no corresponding, unused payment record. Occurs if no previously successful payPalButtonCreateService or payPalPreapprovedPaymentService request exists, or if the previously successful payment has already been used by another payPalCreditService request.
		Possible action: Verify that have not already credited this payment, or verify that you are crediting the correct payment.
231	DINVALIDCARD	Invalid account number.
		Possible action: Request a different card or other form of payment.
233	DINVALIDDATA	The processor declined the request based on an issue with the request itself.
		Possible action: Request a different card or other form of payment.
235	DINVALIDDATA	The requested amount exceeds the originally authorized amount. Occurs, for example, if you try to capture an amount larger than the original authorization amount.
		Possible action: Issue a new authorization and capture request for the new amount.
236	DINVALIDDATA	Processor failure.
		Possible action: Wait a few minutes and resend the request.
237	DINVALIDDATA	The authorization has already been reversed.
		Possible action: No action required.
238	DINVALIDDATA	The authorization has already been captured.
		Possible action: No action required.

Table 10   Reason Codes in the Transaction Exception Detail Report (Continued)

Reason Code	Reply Flag	Description
239	DINVALIDDATA	The requested transaction amount must match the previous transaction amount.
		Possible action: Correct the amount and resend the request.
240	DINVALIDDATA	The card type sent is invalid or does not correlate with the credit card number.
		Possible action: Confirm that the card type correlates with the credit card number specified in the request, and resend the request.
241	DINVALIDDATA	The request ID is invalid for the follow-on request.
		Possible action: Verify the request ID is valid and resend the request.
242	DNOAUTH	You requested a capture, but there is no corresponding, unused authorization record. Occurs if there was not a previously successful authorization request or if the previously successful authorization has already been used by another capture request.
		Possible action: Request a new authorization, and if successful, proceed with the capture.
243	DINVALIDDATA	The transaction has already been settled or reversed.
		Possible action: No action required.
246	DNOTVAOIDABLE	The capture or credit is not voidable because the capture or credit information has already been submitted to your processor. Or, you requested a void for a type of transaction that cannot be voided.
		Possible action: No action required.
247	DINVALIDDATA	You requested a credit for a capture that was previously voided.
		Possible action: No action required.
250	ETIMEOUT	Error: The request was received, but a time-out occurred at the payment processor.
		Possible action: To avoid duplicating the transaction, do not resend the request until you have reviewed the transaction status in the Business Center.
341	DINVALIDDATA	You have exceeded the maximum daily refund amount allowed.
		Suggested action: Resend your request the following day.

Table 10   Reason Codes in the Transaction Exception Detail Report (Continued)

Reason Code	Reply Flag	Description
342	DINVALIDDATA	An error occurred during settlement. Suggested action: Verify the information in your request and resend the order.

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