

Payment Services Optional Features

Simple Order API



Supplement



cybersource
A Visa Solution

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Recent Revisions to This Document

24.03

Title Change

Changed the title of this guide to *Payment Services Optional Features Supplement*.

Credit Authorizations

Moved this feature to the credit sections in the *Payments Developer Guides*.

Relaxed Requirements for Address Data and Expiration Date

Moved this feature to the *Payments Developer Guides*.

24.02

Credentials-on-File Transactions

Added redirect links to the Credentials-on-File (COF) Transactions documentation in these sections:

- [Card-on-File Transactions \(on page 30\)](#)
- [Credentials-on-File Transactions \(on page 33\)](#)
- [Installment Payments \(on page 45\)](#)
- [Recurring Payments \(on page 57\)](#)

24.01

Aggregator Support for Visa Platform Connect

Added required fields for Discover. See [Aggregating Authorizations on Visa Platform Connect with Discover \(on page 23\)](#).

23.02

Aggregator Support

Added Prisma as a supported processor.

Optional Features

This section provides information about the optional features that are available for payments processing.

0 Authorizations

See [Zero Amount Authorizations \(on page 73\)](#).

Additional Amounts

Services:

- Capture
- Credit

Processor: American Express Direct

This feature enables you to provide detailed information about specific amounts included in a transaction. For example, if a transaction amount includes a gratuity of 5.00, you can include these fields in the capture or credit request:

```
purchaseTotals_additionalAmount0=5.0  
purchaseTotals_additionalAmountType0=058
```

You can include a maximum of five additional amounts in a transaction. For each amount, you must include an amount field and an amount type field:

- **purchaseTotals_additionalAmount0** through **purchaseTotals_additionalAmount4**
- **purchaseTotals_additionalAmountType0** through **purchaseTotals_additionalAmountType4**

Shipping and Handling Fees

Additional amount fields for shipping and handling fees take precedence over item-level fields.

Shipping and Handling Fees

1. You include the following lines in a request:

```
purchaseTotals_additionalAmount0=9.95  
purchaseTotals_additionalAmountType0=055  
item_0_productCode=shipping_and_handling  
item_0_unitPrice=12.95
```

2. Cybersource processes the additional amount fields for the shipping and handling amount of 9.95. The item-level fields for the shipping and handling amount are ignored.

Taxes

Additional amount fields for taxes take precedence over item-level fields.

Taxes

1. You include the following lines in a request:

```
purchaseTotals_additionalAmount0=7.95  
purchaseTotals_additionalAmountType0=046  
item_0_taxAmount=5.95
```

2. Cybersource processes the additional amount fields for the tax amount of 7.95. The item-level field for the tax amount is ignored.

Aggregator Support

This feature enables a third-party agent to act as a payment aggregator and process payment card transactions for sub-merchants. Independent sales organizations (ISOs) and member service providers (MSPs) are agents that can also leverage these aggregator features.

Contact customer support to have your account configured for this feature.

Aggregator Terminology

aggregator

Also known as *payment aggregator*. Organization that aggregates sub-merchants under a single account and settles funds directly to the sub-merchants. An aggregator is usually an ISO or MSP.

independent sales organization (ISO)

Organization that does one or more of the following:

- Works with acquirers to sponsor merchant accounts and usually assumes the risks associated with the merchants' processing.
- Procures new merchant relationships based on contracts with acquirers.
- Connects with a gateway to process online payment card transactions for small businesses, usually in exchange for a fee or percentage of sales.

member service provider (MSP)

Same as an ISO although an MSP has no financial responsibility to the merchant.

payment facilitator

Payment aggregator.

service provider

Third-party or outsource provider of payment processing services. A service provider typically provides a single service with no role in settling funds to a merchant.

sub-merchant

Merchant whose transactions are submitted by a payment aggregator.

third-party agent

Umbrella term for independent sales organizations, member service providers, payment aggregators, and payment facilitators.

Aggregating Transactions on American Express Direct

Services:

- Authorization
- Capture
- Credit

Card type: American Express

1. Request the service:

- Authorization: in the authorization request, set the **ccAuthService_run** field to `true`. Include the fields that are required for the authorization service.
- Capture: in the capture request, set the **ccCaptureService_run** field to `true`. Include the fields that are required for the capture service.
- Credit: in the credit request, set the **ccCreditService_run** field to `true`. Include the fields that are required for the credit service.

2. Include the following required fields in the request:

- **ccAuthService_aggregatorID**—required only for the authorization service
- **ccAuthService_aggregatorName**—required only for the authorization service
- **ccCaptureService_aggregatorID**—required only for the capture service
- **ccCaptureService_aggregatorName**—required only for the capture service
- **ccCreditService_aggregatorID**—required only for the credit service
- **ccCreditService_aggregatorName**—required only for the credit service
- **invoiceHeader_submerchantCity**
- **invoiceHeader_submerchantCountry**
- **invoiceHeader_submerchantEmail**
- **invoiceHeader_submerchantID**
- **invoiceHeader_submerchantName**
- **invoiceHeader_submerchantPostalCode**
- **invoiceHeader_submerchantState**

- **invoiceHeader_submerchantStreet**
 - **invoiceHeader_submerchantTelephoneNumber**
 - **merchantCategoryCode**
3. Include any of the following optional fields in the request as desired:

- **invoiceHeader_merchantDescriptor**
- **invoiceHeader_merchantDescriptorCity**
- **invoiceHeader_merchantDescriptorContact**
- **invoiceHeader_merchantDescriptorCountry**
- **invoiceHeader_merchantDescriptorPostalCode**
- **invoiceHeader_merchantDescriptorState**
- **invoiceHeader_merchantDescriptorStreet**

Aggregating Transactions on Cielo 3.0

Service: Authorization

Card types:

- American Express
- Aura
- Diners Club
- Discover
- Elo
- Hipercard
- JCB
- Maestro (International)
- Mastercard
- Visa
- Visa Electron

1. Request the service: in the authorization request, set the **ccAuthService_run** field to `true`. Include the fields that are required for the authorization service.
2. Include the following required fields in the request. If any required fields are missing, the transaction will be sent to the processor without any aggregator information.
 - **billTo_merchantTaxID**
 - **ccAuthService_aggregatorID**
 - **invoiceHeader_merchantDescriptor**
 - **invoiceHeader_submerchantCity**
 - **invoiceHeader_submerchantCountry**
 - **invoiceHeader_submerchantID**
 - **invoiceHeader_submerchantPostalCode**
 - **invoiceHeader_submerchantState**
 - **invoiceHeader_submerchantStreet**
 - **invoiceHeader_submerchantTelephoneNumber**
 - **merchantCategoryCode**

Aggregating Transactions on FDC Compass

Services:

- Authorization
- Capture
- Credit

Card types:

- American Express
- Mastercard

1. Request the service:

- Authorization: in the authorization request, set the **ccAuthService_run** field to `true`. Include the fields that are required for the authorization service.
- Capture: in the capture request, set the **ccCaptureService_run** field to `true`. Include the fields that are required for the capture service.
- Credit: in the credit request, set the **ccCreditService_run** field to `true`. Include the fields that are required for the credit service.

2. Include the following required fields in the request:

- **ccAuthService_aggregatorID**—required only for the authorization service
- **ccAuthService_aggregatorName**—required only for the authorization service with Mastercard
- **ccCaptureService_aggregatorID**—required only for the capture service
- **ccCaptureService_aggregatorName**—required only for the capture service with Mastercard
- **ccCreditService_aggregatorID**—required only for the credit service
- **ccCreditService_aggregatorName**—required only for the credit service with Mastercard
- **invoiceHeader_submerchantCity**
- **invoiceHeader_submerchantID**
- **invoiceHeader_submerchantName**
- **invoiceHeader_submerchantTelephoneNumber**

3. Include any of the following optional fields in the request as desired:

- **invoiceHeader_submerchantCountry**
- **invoiceHeader_submerchantEmail**
- **invoiceHeader_submerchantPostalCode**
- **invoiceHeader_submerchantState**
- **invoiceHeader_submerchantStreet**
- **merchantCategoryCode**—supported only for the authorization service

Aggregating Transactions on FDC Nashville Global

Services:

- Authorization
- Capture
- Credit

Card types:

- American Express
- Mastercard
- Visa

1. Request the service:

- Authorization: in the authorization request, set the **ccAuthService_run** field to `true`. Include the fields that are required for the authorization service.
- Capture: in the capture request, set the **ccCaptureService_run** field to `true`. Include the fields that are required for the capture service.
- Credit: in the credit request, set the **ccCreditService_run** field to `true`. Include the fields that are required for the credit service.

2. Include the following required fields in the request:

- **ccAuthService_aggregatorID**—required only for the authorization service
- **ccAuthService_aggregatorName**—required only for the authorization service
- **ccCaptureService_aggregatorID**—required only for the capture service
- **ccCaptureService_aggregatorName**—required only for the capture service
- **ccCreditService_aggregatorID**—required only for the credit service
- **ccCreditService_aggregatorName**—required only for the credit service
- **invoiceHeader_submerchantCity**
- **invoiceHeader_submerchantCountry**
- **invoiceHeader_submerchantEmail**
- **invoiceHeader_submerchantID**
- **invoiceHeader_submerchantName**

- **invoiceHeader_submerchantPostalCode**
 - **invoiceHeader_submerchantState**
 - **invoiceHeader_submerchantStreet**
 - **invoiceHeader_submerchantTelephoneNumber**
 - **merchantCategoryCode**
3. Include any of the following optional fields in the request as desired:
- **invoiceHeader_submerchantMerchantID**—supported only for American Express
 - **invoiceHeader_submerchantRegion**

Aggregating Transactions on Getnet

Service: Authorization

Card types:

- American Express
 - Elo
 - Hipercard
 - Mastercard
 - Visa
1. Request the service: in the authorization request, set the **ccAuthService_run** field to `true`. Include the fields that are required for the authorization service.
 2. Include the following required fields in the request. If any required fields are missing, the transaction will be sent to the processor without any aggregator information.
 - **billTo_merchantTaxID**
 - **ccAuthService_aggregatorID**
 - **ccAuthService_aggregatorName**
 - **invoiceHeader_merchantDescriptor**
 - **invoiceHeader_submerchantCity**
 - **invoiceHeader_submerchantID**

- **invoiceHeader_submerchantPostalCode**
- **invoiceHeader_submerchantState**
- **invoiceHeader_submerchantStreet**
- **merchantCategoryCode**

Aggregating Transactions on Prisma

Service: Authorization

Card types:

- Mastercard
- Visa

1. Request the service: in the authorization request, set the **ccAuthService_run** field to `true`. Include the fields that are required for the authorization service.
2. Include the following required fields in the request. If any required fields are missing, the transaction will be sent to the processor without any aggregator information.

- **billTo_merchantTaxID**
- **ccAuthService_aggregatorID**
- **invoiceHeader_merchantDescriptor**
- **invoiceHeader_submerchantCity**
- **invoiceHeader_submerchantCountry**
- **invoiceHeader_submerchantID**
- **invoiceHeader_submerchantPostalCode**
- **invoiceHeader_submerchantState**
- **invoiceHeader_submerchantStreet**
- **invoiceHeader_submerchantTelephoneNumber**
- **merchantCategoryCode**

Aggregating Transactions on Rede

Service: Authorization

Card types:

- American Express
- Diners Club
- Elo
- Hipercard
- JCB
- Mastercard
- Visa

1. Request the service: in the authorization request, set the **ccAuthService_run** field to `true`. Include the fields that are required for the authorization service.
2. Include the following required fields in the request. If any required fields are missing, the transaction will be sent to the processor without any aggregator information.
 - **billTo_merchantTaxID**
 - **ccAuthService_aggregatorID**
 - **invoiceHeader_merchantDescriptor**
 - **invoiceHeader_salesOrganizationID**
 - **invoiceHeader_submerchantCity**
 - **invoiceHeader_submerchantCountry**
 - **invoiceHeader_submerchantID**
 - **invoiceHeader_submerchantPostalCode**
 - **invoiceHeader_submerchantState**
 - **invoiceHeader_submerchantStreet**
 - **merchantCategoryCode**

Aggregating Transactions on Software Express

Service: Authorization

Card types:

- Mastercard
- Visa

1. Request the service: in the authorization request, set the **ccAuthService_run** field to `true`. Include the fields that are required for the authorization service.
2. Include the following required fields in the request. If any required fields are missing, the transaction will be sent to the processor without any aggregator information.

- **billTo_merchantTaxID**
- **ccAuthService_aggregatorID**
- **ccAuthService_aggregatorName**
- **invoiceHeader_merchantDescriptor**
- **invoiceHeader_salesOrganizationID**
- **invoiceHeader_submerchantCity**
- **invoiceHeader_submerchantCountry**
- **invoiceHeader_submerchantID**
- **invoiceHeader_submerchantPostalCode**
- **invoiceHeader_submerchantState**
- **invoiceHeader_submerchantStreet**
- **invoiceHeader_submerchantTelephoneNumber**
- **merchantCategoryCode**

Aggregating Transactions on Vero

Services:

- Authorization
- Capture
- Credit

Card type: Visa, Mastercard, Banricompras, Elo

1. Request the service:

- Authorization: in the authorization request, set the **ccAuthService_run** field to `true`. Include the fields that are required for the authorization service.
- Capture: in the capture request, set the **ccCaptureService_run** field to `true`. Include the fields that are required for the capture service.
- Credit: in the credit request, set the **ccCreditService_run** field to `true`. Include the fields that are required for the credit service.

2. Include the following required fields in the request:

- **billTo_merchantTaxID**
- **ccAuthService_aggregatorID**—required only for the authorization service
- **ccAuthService_aggregatorName**—required only for the authorization service
- **ccCaptureService_aggregatorID**—required only for the capture service
- **ccCaptureService_aggregatorName**—required only for the capture service
- **ccCreditService_aggregatorID**—required only for the credit service
- **ccCreditService_aggregatorName**—required only for the credit service
- **invoiceHeader_submerchantCity**
- **invoiceHeader_submerchantCountry**
- **invoiceHeader_submerchantID**
- **invoiceHeader_submerchantPostalCode**
- **invoiceHeader_submerchantState**
- **invoiceHeader_submerchantStreet**
- **invoiceHeader_submerchantTelephoneNumber**
- **merchantCategoryCode**

3. Include any of the following optional fields in the request as desired:

- **invoiceHeader_merchantDescriptor**
- **invoiceHeader_merchantDescriptorCity**
- **invoiceHeader_merchantDescriptorContact**
- **invoiceHeader_merchantDescriptorCountry**
- **invoiceHeader_merchantDescriptorPostalCode**
- **invoiceHeader_merchantDescriptorState**
- **invoiceHeader_merchantDescriptorStreet**

Aggregating Transactions on Visa Platform Connect

Services:

- Authorization
- Capture
- Credit

Card types:

- American Express
- Discover
- Mastercard
- Visa

Aggregating Authorizations on Visa Platform Connect with American Express

Typically, the merchant descriptor field is used to display your business name on the customer's statement. However, when you are a payment aggregator, you can use other values to provide the sub-merchant's business name for capture and credit requests. When you do not provide a value in the merchant descriptor fields, the values in your account are used. To add or update the values in your account, contact customer support.

1. Request the service: in the authorization request, set the **ccAuthService_run** field to `true`. Include the fields that are required for the authorization service.
2. Include the following required fields in the request:
 - **ccAuthService_aggregatorID**
 - **ccAuthService_aggregatorName**
 - **invoiceHeader_submerchantCity**
 - **invoiceHeader_submerchantName**
 - **invoiceHeader_submerchantStreet**
3. Include any of the following optional fields in the request as desired:
 - **invoiceHeader_submerchantCountry**
 - **invoiceHeader_submerchantEmail**
 - **invoiceHeader_submerchantID**
 - **invoiceHeader_submerchantPostalCode**
 - **invoiceHeader_submerchantState**
 - **invoiceHeader_submerchantTelephoneNumber**

Aggregating Captures and Credits on Visa Platform Connect with American Express

There are no required fields for aggregating captures and credits on Visa Platform Connect with American Express.

Typically, the merchant descriptor field is used to display your business name on the customer's statement. However, when you are a payment aggregator, you can use other values to provide the sub-merchant's business name for capture and credit requests. When you do not provide a value in the merchant descriptor fields, the values in your account are used. To add or update the values in your account, contact customer support.

1. Request the service:
 - Capture: in the capture request, set the **ccCaptureService_run** field to `true`. Include the fields that are required for the capture service.
 - Credit: in the credit request, set the **ccCreditService_run** field to `true`. Include the fields that are required for the credit service.

2. Include any of the following optional fields in the request as desired:

- **invoiceHeader_merchantDescriptor**
- **invoiceHeader_merchantDescriptorCity**
- **invoiceHeader_merchantDescriptorContact**
- **invoiceHeader_merchantDescriptorCountry**
- **invoiceHeader_merchantDescriptorPostalCode**
- **invoiceHeader_merchantDescriptorState**
- **invoiceHeader_merchantDescriptorStreet**
- **invoiceHeader_submerchantEmail**
- **invoiceHeader_submerchantID**
- **invoiceHeader_submerchantTelephoneNumber**
- **merchantCategoryCode**

Aggregating Authorizations on Visa Platform Connect with Discover

Typically, the merchant descriptor field is used to display your business name on the customer's statement. However, when you are a payment aggregator, you can use other values to provide the sub-merchant's business name for capture and credit requests. When you do not provide a value in the merchant descriptor fields, the values in your account are used. To add or update the values in your account, contact customer support.

1. Request the service: in the authorization request, set the **ccAuthService_run** field to `true`. Include the fields that are required for the authorization service.

2. Include these required fields in the request:

- **invoiceHeader_salesOrganizationID**
- **ccAuthService_aggregatorID**
- **invoiceHeader_submerchantID**

3. Include any of the following optional fields in the request as desired:

- **invoiceHeader_merchantDescriptor**
- **invoiceHeader_merchantDescriptorCity**
- **invoiceHeader_merchantDescriptorContact**

- **invoiceHeader_merchantDescriptorCountry**
- **invoiceHeader_merchantDescriptorPostalCode**
- **invoiceHeader_merchantDescriptorState**
- **invoiceHeader_merchantDescriptorStreet**
- **merchantCategoryCode**

Aggregating Transactions on Visa Platform Connect with Mastercard or Visa

There are no required fields for aggregating captures and credits on Visa Platform Connect with Mastercard or Visa.

Typically, the merchant descriptor field is used to display your business name on the customer's statement. However, when you are a payment aggregator, you can use other values to provide the sub-merchant's business name for capture and credit requests. When you do not provide a value in the merchant descriptor fields, the values in your account are used. To add or update the values in your account, contact customer support.

1. Request the service:

- Authorization: in the authorization request, set the **ccAuthService_run** field to `true`. Include the fields that are required for the authorization service.
- Capture: in the capture request, set the **ccCaptureService_run** field to `true`. Include the fields that are required for the capture service.
- Credit: in the credit request, set the **ccCreditService_run** field to `true`. Include the fields that are required for the credit service.

2. For an authorization, include these required fields in the request:

- **ccAuthService_aggregatorID**
- **invoiceHeader_salesOrganizationID**—required only with Mastercard
- **invoiceHeader_submerchantID**

3. Include any of these optional fields in the authorization, capture, or credit request as desired:

- **invoiceHeader_merchantDescriptor**
- **invoiceHeader_merchantDescriptorCity**
- **invoiceHeader_merchantDescriptorContact**

- **invoiceHeader_merchantDescriptorCountry**
- **invoiceHeader_merchantDescriptorPostalCode**
- **invoiceHeader_merchantDescriptorState**
- **invoiceHeader_merchantDescriptorStreet**
- **merchantCategoryCode**

Aggregating Transactions on Visa Platform Connect with Any Other Card Type

There are no required fields for aggregating authorizations, captures, or credits on Visa Platform Connect with card types other than American Express, Discover, Mastercard, or Visa.

Typically, the merchant descriptor field is used to display your business name on the customer's statement. However, when you are a payment aggregator, you can use other values to provide the sub-merchant's business name for capture and credit requests. When you do not provide a value in the merchant descriptor fields, the values in your account are used. To add or update the values in your account, contact customer support.

1. Request the service:

- Authorization: in the authorization request, set the **ccAuthService_run** field to `true`. Include the fields that are required for the authorization service.
- Capture: in the capture request, set the **ccCaptureService_run** field to `true`. Include the fields that are required for the capture service.
- Credit: in the credit request, set the **ccCreditService_run** field to `true`. Include the fields that are required for the credit service.

2. Include any of the following optional fields in the request as desired:

- **invoiceHeader_merchantDescriptor**
- **invoiceHeader_merchantDescriptorCity**
- **invoiceHeader_merchantDescriptorContact**
- **invoiceHeader_merchantDescriptorCountry**
- **invoiceHeader_merchantDescriptorPostalCode**
- **invoiceHeader_merchantDescriptorState**
- **invoiceHeader_merchantDescriptorStreet**
- **merchantCategoryCode**

Airline Data

For information about how to process airline payments, see the [Airline Processing Developer Guide](#).

Additional Information

See [Airline Processing for Visa Platform Connect Using the SCMP API](#).

Android Pay

The name of Android Pay changed to *Google Pay*. See [Google Pay Using the Simple Order API](#).

Apple Pay

See [Apple Pay Using the Simple Order API](#).

Authorization Refresh

On Visa Platform Connect and GPN, authorization refresh is performed as part of interchange optimization.

Authorizations with Payment Network Tokens

See [Authorizations with Payment Tokens Using the Simple Order API](#).

Automated Address Verification Plus

Processor: American Express Direct

You must contact customer support and American Express to register for Automated Address Verification Plus (AAV+).

Card type: American Express

AAV+ consists of the Enhanced AVS functionality plus verification of some additional fields. This service is intended for merchants who deliver physical goods to a different address than the billing address. AAV+ verifies the additional fields only when the standard and Enhanced AVS tests pass first.

The additional fields that are verified for AAV+ are:

- shipTo_firstName
- shipTo_lastName
- shipTo_street1
- shipTo_country
- shipTo_postalCode
- shipTo_phoneNumber
- billTo_phoneNumber (American Express Direct only)

For American Express Direct, when your account is enabled for AAV+ and when you include the first name, last name, and phone number in a request message, the response message includes EV response codes for those fields.

Auto Rental

For information about auto rental, contact customer support.

AVS Only

See [Zero Amount Authorizations \(on page 73\)](#).

Balance Inquiries

Service: Authorization

Processors:

- Visa Platform Connect
- Elavon Americas

Balance inquiries and balance responses are two different features:

- Balance responses are supported for prepaid cards and are a partial authorization feature.
- Balance inquiries are not associated with partial authorizations.

This feature enables you to request balance information for an account.

To use this feature, include the **balanceInquiry** field in an authorization request. The amount in the request must be zero.

The following fields are returned:

- ccAuthReply_accountBalance
- ccAuthReply_accountBalanceCurrency
- ccAuthReply_accountBalanceSign
- ccAuthReply_accountType
- ccAuthReply_amountType

Bill Payments with Mastercard

See [Mastercard Bill Payments \(on page 52\)](#).

BNDES

Services:

- Authorization
- Credit

Card types:

- Mastercard

- Visa

Processor: Visa Platform Connect

BNDES is card product the same way Visa Platinum, Visa Corporate, and Mastercard Corporate are products. BNDES is also a bank named Brazilian Development Bank. The BNDES bank issues the BNDES card products.

Indicate that a Transaction on Visa Platform Connect is a BNDES Mastercard Transaction

You must include the following fields in an authorization or credit request:

- billTo_companyTaxID
- billTo_merchantTaxID
- card_productName

Indicate that a Transaction on Visa Platform Connect is a BNDES Visa Transaction

You must include the following fields in an authorization or credit request:

- billTo_personalID or billTo_companyTaxID
- card_productName
- loan_assetType
- loan_type

Capture after Void

If your processor supports multiple captures, you can capture an authorization after you void previous captures associated with the authorization. For example, you can follow these steps:

1. Authorize a payment.
2. Capture the authorization.
3. Void the capture.
4. Capture the authorization again.

If your processor does not support multiple captures, when you void a transaction the transaction is at the end of its life and cannot be the source of another follow-on capture or follow-on credit. For example, if you authorize and capture a transaction, and then you void the capture, you cannot submit another capture request that uses the authorization code or request ID from the original authorization. If you still want to capture that transaction, you must re-authorize the transaction and capture the new authorization.

Card-on-File Transactions

For information about Merchant-Initiated Transactions and Credentials-on-File Transactions, see the Processing Payments Using Credentials section in the *Payments Developer Guide*.

Card-Present Data

See [Card-Present Processing Using the Simple Order API](#).

See [Card-Present Transactions Supplement](#).

See [Card-Present Processing for Visa Platform Connect Using the Simple Order API](#).

See [Card-Present Processing for Visa Platform Connect Using the SCMP API](#).

Card Type Indicators

Service: Authorization

Processors:

- Chase Paymentech Solutions
- Worldpay VAP

Processor: Chase Paymentech Solutions

Prerequisites:

- Contact your processor to have your account configured for this feature.
- Contact customer support to have your account configured for this feature.

This feature enables you to receive card type indicator (CTI) information in authorization response messages. The processor can provide CTI information for approved or declined transactions, not for rejected transactions.

The CTI information is returned in the following fields:

- ccAuthReply_affluenceIndicator
- ccAuthReply_cardCommercial
- ccAuthReply_cardHealthcare
- ccAuthReply_cardIssuerCountry
- ccAuthReply_cardLevel3Eligible
- ccAuthReply_cardPayroll
- ccAuthReply_cardPrepaid
- ccAuthReply_cardRegulated
- ccAuthReply_cardSignatureDebit

For Worldpay VAP, CTI information is also returned in the following fields:

- card_prepaidReloadable
- card_prepaidType
- card_virtual

Receive CTI Information on Chase Paymentech Solutions

The authorization request message must comply with the CTI acceptance criteria as follows:

- American Express—CTI is not supported.
- Carte Blanche—CTI is not supported.
- Diners Club—Currency is USD or CAD.

- Discover—Currency is USD or CAD.
- JCB—Currency is USD.
- Mastercard—Any currency.
- Visa—Amount is not 0 (zero). Any currency.

Receive CTI Information on Worldpay VAP

CTI information is returned in the authorization response message.

Cash Advances

Services:

- Authorization
- Capture

Processors:

- Barclays
- LloydsTSB Cardnet

A cash advance enables a customer to use a payment card to purchase foreign currency or travelers checks. The currency the customer uses to fund the transactions must be British pounds.

Before processing cash advances, you must:

- Contact the processor to obtain an agreement to process cash advance transactions.
- Contact customer support to have your account configured for this feature. You must have a separate merchant ID that you use only for cash advance transactions.

Process a cash advance transaction the same way you process a regular payment transaction: with an authorization and a capture.



Important: You cannot process a cash advance and airline data in the same transaction.

Chase Pay

See [Chase Pay Using the Simple Order API](#).

Credentials-on-File Transactions

For information about Merchant-Initiated Transactions and Credentials-on-File Transactions, see the Processing Payments Using Credentials section in the *Payments Developer Guide*.

Customer Profiles

See [Token Management Service \(on page 68\)](#).

Discretionary Data

This section provides examples of the formats for discretionary data for specific acquirers. In request messages, you can include discretionary data in the **issuer_additionalData** field. In response messages, discretionary data can be sent to you in the same field.

It is recommended that you contact your acquirer for information about the formats to use.

Example for Visa Guatemala

This example is for issuer-funded installment payments. Additional formats exist; the issuers and acquirers work together to develop and reach consensus on the formats.

Example: Discretionary Data Format for Issuer-Funded Installment Payments with Visa Guatemala

```
VC10000000050000
```

Discretionary Data Format for Issuer-Funded Installment Payments with Visa Guatemala

Position (Character or Digit #)	Number of Characters or Digits	Description
1-2	2	Prefix. Set this value to <code>vc</code> .
3-4	2	Total number of installments.
5-16	12	Total amount.

Example for VisaNet Uruguay

This example is for issuer-funded installment payments. Additional formats exist; the issuers and acquirers work together to develop and reach consensus on the formats.

Example: Discretionary Data Format for Issuer-Funded Installment Payments with VisaNet Uruguay

```
006120123456789100000000008160003359
```

Discretionary Data Format for Issuer-Funded Installment Payments with VisaNet Uruguay

Position (Character or Digit #)	Number of Characters or Digits	Description
1-2	2	Plan type. Set this value to <code>00</code> . Specifies that the transaction is an e-commerce transaction.
3	1	Grace period. Number of months that the issuer waits before charging customers.

Discretionary Data Format for Issuer-Funded Installment Payments with VisaNet Uruguay (continued)

Position (Character or Digit #)	Number of Characters or Digits	Description
4-5	2	<p>Total number of installments.</p> <p>Possible values: 00 through 99.</p>
6	1	<p>POS entry mode.</p> <p>Set this value to 0.</p> <p>Specifies that the transaction is an e-commerce transaction.</p>
7-15	9	<p>Identity document number.</p> <p>Set this value to the number on the customer's identity document or leave it blank.</p> <p>Format: right justified with 0 (zero) padding on the left.</p>
16	1	<p>Financial inclusion law indicator. Possible values:</p> <ul style="list-style-type: none"> • 1: Law 17934 • 2: Law 18099 • 3: Asignaciones familiares (AFAM) (family allowance program) • 4: Real state law • 5: Law 19210
17-28	12	<p>Financial inclusion amount.</p> <p>This value is the amount the bank returns to the customer.</p>

Discretionary Data Format for Issuer-Funded Installment Payments with VisaNet Uruguay (continued)

Position (Character or Digit #)	Number of Characters or Digits	Description
29-35	7	Merchant-generated invoice number.

Dynamic Currency Conversion with a Third Party Provider

This section describes how to include Dynamic Currency Conversion (DCC) data from a third party DCC provider in requests for payment services. This section covers transaction processing after DCC. For information about DCC, contact your DCC provider.

In addition to the post-conversion processing that is described in this section, Cybersource provides a DCC service for a limited number of processors. For information about the DCC service, contact customer support.

Services:

- Authorization
- Authorization reversal
- Capture
- Credit

Processors:

- FDC Nashville Global—only for card-present transactions
- SIX—only for card-present transactions
- Visa Platform Connect

Card types:

- Visa
- Mastercard

DCC converts a foreign customer's purchase from your local pricing currency to the customer's billing currency. This functionality can help you improve or create business relationships with customers who prefer to make purchases in their own currency.

Requirements and Limitations

To include DCC data from a third party provider:

- Contact your acquirer to register for this feature.
- Contact customer support to have your account configured for this feature.
- You must meet the payment card company rules for DCC. Contact your acquirer for details. For example, you might need to:
 - Provide the customer with a receipt that shows the amount in the local pricing currency, the amount in the billing currency, the rate of exchange used to convert the order amount, and the DCC markup.
 - Have the customer sign an acknowledgment that the customer had a choice to pay in the local pricing currency and that the choice of currency is final.

When you use DCC for an order, you cannot split the order into multiple shipments.

DCC Terminology

Billing currency or converted currency

Currency in which the card is denominated and in which transactions are posted to the customer's account.

Converted amount

Amount of the transaction, denominated in the customer's billing currency.

Exchange rate

Factor used to convert an amount in one currency to an amount in another currency.

Local pricing currency

Selling currency that you use for pricing your goods and in which you usually submit transactions for processing.

Original amount

Amount of the transaction, denominated in your local pricing currency.

Authorize a Payment

Important:

The value for the **purchaseTotals_originalAmount** field must always be in your local pricing currency.

Except for the original amount, all amounts for the order must be in the converted currency. This requirement includes the total payment amount and any tax amounts or surcharge amounts that you send to Cybersource. Use the exchange rate from your DCC provider to convert these amounts from your local pricing currency to the customer's billing currency.

Include the following DCC fields in an authorization request:

- **dcc_dccIndicator**: set this field to **1**. When you include DCC data in an authorization request and do not set this field to **1**, the request is rejected.
- **dcc_referenceNumber**: unique identifier generated by the DCC provider.
- **item_#_unitPrice** or **purchaseTotals_grandTotalAmount**: converted amount in the customer's billing currency.
- **purchaseTotals_currency**: currency code for the customer's billing currency.
- **purchaseTotals_exchangeRate**: exchange rate.
- **purchaseTotals_exchangeRateTimeStamp**: exchange rate timestamp in GMT in this format: YYYYMMDDhhmmss
- **purchaseTotals_foreignAmount**: converted amount in the customer's billing currency.
- **purchaseTotals_foreignCurrency**: currency code for the customer's billing currency.
- **purchaseTotals_originalAmount**: original amount in your local pricing currency.
- **purchaseTotals_originalCurrency**: currency code for your local pricing currency.

Reverse an Authorization

Do not include any DCC fields in a full authorization reversal request.

When you include DCC fields in the request, they are ignored. For full authorization reversals, the data from the original authorization is used.

Important:



The value for the **purchaseTotals_originalAmount** field must always be in your local pricing currency.

Except for the original amount, all amounts for the order must be in the converted currency. This requirement includes the total payment amount and any tax amounts or surcharge amounts that you send to Cybersource. Use the exchange rate from your DCC provider to convert these amounts from your local pricing currency to the customer's billing currency.

Capture an Authorization

Do not include any DCC fields in a capture request.

When you include DCC fields in the request, they are ignored. For captures, the data from the original authorization is used.



Important:

The value for the **purchaseTotals_originalAmount** field must always be in your local pricing currency.

Except for the original amount, all amounts for the order must be in the converted currency. This requirement includes the total payment amount and any tax amounts or surcharge amounts that you send to Cybersource. Use the exchange rate from your DCC provider to convert these amounts from your local pricing currency to the customer's billing currency.

Credit the Payment

1. Do not include any DCC fields in a credit request.

When you include DCC fields in the request, they are ignored. For credits, the data from the original authorization is used.



Important:

The value for the **purchaseTotals_originalAmount** field must always be in your local pricing currency.



Except for the original amount, all amounts for the order must be in the converted currency. This requirement includes the total payment amount and any tax amounts or surcharge amounts that you send to Cybersource. Use the exchange rate from your DCC provider to convert these amounts from your local pricing currency to the customer's billing currency.

2. To credit a payment for a transaction that uses DCC, request a follow-on credit. DCC is not supported for stand-alone credits. When you include DCC fields in a request for a stand-alone credit, they are ignored.

Electronic Verification

Processors:

- American Express Direct
- FDC Nashville Global
- TSYS Acquiring Solutions
- Worldpay VAP—Worldpay VAP was previously called Litle. Litle was purchased by Vantiv, which was then purchased by Worldpay VAP. If you have any questions, contact your account manager at Worldpay VAP.

For EV, Worldpay VAP verifies only the email address, first name, last name, and phone number.

If Worldpay VAP is your processor, you must contact Worldpay VAP to register for EV.

Card types:

- American Express
- Discover—only on TSYS Acquiring Solutions. Only the first name and last name are checked.

EV confirms the customer's billing information. When a customer provides incorrect information, the transaction might be fraudulent.

As part of EV for TSYS Acquiring Solutions and Worldpay VAP, you can provide the IP address in the **billTo_ipAddress** field. When you provide the IP address, American Express does not send a response for it. Instead, American Express uses the IP address to run a check in their internal database to ensure that the IP address does not match previously fraudulent transactions with the same IP address and is not from countries that American Express has determined to be a high risk for fraud. If, based on the IP address, American Express determines that the transaction is fraudulent or is a high risk for fraud, American Express declines the transaction.

Electronic Verification Request Fields

To receive an electronic verification (EV) response code for a particular value, you must include that value in an authorization request. The following table lists the request fields for each value that EV can verify. In the table, the R/O column indicates whether the field is required or optional for the authorization service.

Some merchants use placeholder data for some required fields, such as addresses and phone numbers, because their customers do not provide them with the required information. The benefit of using certain specific placeholder values is that Decision ManagerSmart Authorization ignores the values instead of attempting to process them. However, when you use placeholder data in any of the fields that are used for EV, the corresponding EV results are invalid.

Important Notes for EV Request Fields:

1. On American Express Direct, to receive EV response codes for the first name, last name, and phone number, your account must be enabled for AAV+.
2. Required when the billing country is the U.S. or Canada; otherwise, optional.

Value That is Being Verified	R/O for Authorizations	Request Field
Email	R	billTo_email
First name ¹	R	billTo_firstName
Last name ¹	R	billTo_lastName
Phone number ¹	O	billTo_phoneNumber
Postal code	R/O ¹²	billTo_postalCode
Street address	R	billTo_street1

Electronic Verification Response Fields

For each verified value, electronic verification (EV) returns a raw response code and a mapped response code:

- The *raw response code* is the value returned by the processor.
- The *mapped response code* is the pre-defined value that corresponds to the raw response code.

The following table lists the response fields for each value that EV can verify.

Value That is Being Verified	API Field for Mapped Responses	API Field for Raw Response
Email	ccAuthReply_evEmail	ccAuthReply_evEmailRaw
First name and last name	ccAuthReply_evName	ccAuthReply_evNameRaw
Phone number	ccAuthReply_evPhoneNumber	ccAuthReply_evPhoneNumberRaw
Postal code	ccAuthReply_evPostalCode	ccAuthReply_evPostalCodeRaw
Street address	ccAuthReply_evStreet	ccAuthReply_evStreetRaw

Encoded Account Numbers

Services:

- Authorization
- Credit

Processor: Chase Paymentech Solution's Credit Card Encryption program

Depending on your type of business, you might be eligible to acquire from an issuing bank a list of the customers who have payment cards issued by that bank. The list does not include the customers' payment card numbers, but instead includes encoded account numbers. Some processors refer to this type of program as issuer encryption and to the numbers as encrypted account numbers. This type of program is designed to protect customer information according to the provisions of the Gramm-Leach-Bliley Act.

You must contact your processor to obtain the information required for the Credit Card Encryption program and you must have a relationship with the bank in order to acquire their list of customers.

When processing a payment or credit for one of these customers, you use the encoded account number instead of the customer's payment card number. The issuing bank then matches the encoded account number to the customer's payment card number when processing the payment.

In an authorization request, the **account_encoder_id** field is required. Also include the fields that are required for an authorization request.

In a follow-on credit request, the **account_encoder_id** field is optional. Also include the fields that are required for a credit request.

In a stand-alone credit request, the **account_encoder_id** field is required. Also include the fields that are required for a credit request.

Enhanced AVS

Processor: American Express Direct

You must contact customer support and American Express to register for Enhanced AVS.

Card type: American Express

Enhanced AVS consists of the standard AVS functionality plus verification of some additional fields. The additional fields that are verified for Enhanced AVS are:

- billTo_firstName
- billTo_lastName

Forced Captures

Service: Authorization

Processors:

- AIBMS
- American Express Direct
- Asia, Middle East, and Africa Gateway
- Chase Paymentech Solutions
- Visa Platform Connect. The supported acquirers are:
 - Banco Safra
 - Bank Sinarmas (Omise Ltd.)
 - BC Card Co., Ltd.
 - Citibank Malaysia
 - CTBC Bank Ltd.
 - Sumitomo Mitsui Card Co.
 - Vietnam Technological and Commercial Joint-stock Bank
- Elavon Americas
- FDC Nashville Global

- FDMS Nashville
- FDMS South
- GPN
- JCN Gateway
- OmniPay Direct. The supported acquirers are:
 - Bank of America Merchant Services
 - Cardnet International
 - First Data Merchant Solutions (Europe)
 - Global Payments International Acquiring
- TSYS Acquiring Solutions

Forced captures are not supported for Comercio Latino and Cybersource Latin American Processing.

Cybersource Latin American Processing is the name of a specific processing connection that Cybersource supports. In the Cybersource API documentation, Cybersource Latin American Processing does not refer to the general topic of processing in Latin America. The information in this section is for the specific processing connections called *Comercio Latino* and *Cybersource Latin American Processing*. It is not for any other Latin American processors that Cybersource supports.

A forced capture occurs when you process an authorization outside the Cybersource system but then capture the order through Cybersource.

Perform a Forced Capture

After you process the authorization outside the Cybersource system, request the Cybersource authorization and capture services at the same time:

1. Include the request fields that are required for the authorization.
2. Include these required fields in the bundled authorization and capture request:
 - `ccAuthService_authType=verbal`
 - `ccAuthService_verbalAuthCode`=the authorization code you received in the response for the authorization that was processed outside the Cybersource system
 - For the American Express card type on American Express Direct or FDMS South, the **ccCaptureService_posData** and **ccCaptureService_transactionID** fields are required to comply with CAPN requirements.

Google Pay

See [Google Pay Using the Simple Order API](#).

Guaranteed Exchange Rates

See [Multi-Currency Service \(on page 53\)](#).

Installment Payments

For information about how to process installment payments, see the Installment Payments section in the [Payments Developer Guide](#).

Interchange Optimization



Important: Interchange optimization is not available for Mastercard transactions in the IDR currency.

Processors:

- Visa Platform Connect: Visa, Mastercard



Important: Interchange optimization is not available for Mastercard transactions in the IDR currency on Visa Platform Connect.

- GPN acquiring merchants: Visa, Mastercard

Processor: GPN acquiring merchants: Visa, Mastercard

Interchange optimization helps you reduce your interchange fees. Interchange optimization consists of:

- Automatic authorization refresh: When the capture request occurs more than six days after the date of the original authorization, a fresh authorization is automatically obtained for the capture amount.

On GPN, the fresh authorization uses the same authorization indicator as the original authorization.

- Automatic partial authorization reversal: If the capture does not need a fresh authorization but the capture amount is less than the authorization amount, a partial authorization reversal is automatically performed which releases the hold on unused payment card funds and ensures that the settlement amount matches the authorization amount.

Interchange optimization does not work for card-present transactions.

To enable interchange optimization, contact customer support to have your account configured for this feature.

Japanese Payment Options

Services

- Authorization
- Capture—supported only on JCN Gateway
- Credit—supported only on JCN Gateway

Processors:

- Visa Platform Connect—the only supported acquirer is Sumitomo Mitsui Card Co.
- JCN Gateway

Card types:

- Visa
- Mastercard—supported only on JCN Gateway
- American Express—supported only on JCN Gateway
- Diners Club—supported only on JCN Gateway
- JCB—supported only on JCN Gateway

Service: Authorization

Card type: Visa

The only supported acquirer is Sumitomo Mitsui Card Co.

In addition to standard single payments, Japanese acquirers support the payment options that are supported only in Japan.

Before using one of these payment options, you must sign a contract with your acquirer. Additionally, the funding cycle could differ when using these options. Contact your account provider for details about contracts and funding cycles.

Some acquirers might not support all of these payment options. Additionally, a card holder must sign a contract with an issuing bank before using one of these payment options. Therefore, not all card holders take advantage of these payment options. Confirm payment option availability with your account provider and the card holder before implementing one of these payment options.



Important: Requests with these payment options are accepted independently of your agreements with acquirers. When you submit a request with one of these payment options but do not have the necessary contracts and agreements in place, an error might not occur until the acquirer processes the settlement file.

The following list of Japanese payment options includes the API fields that are required for each option:

- Option 1 (default)—Single payment:
 - No Japanese payment option fields are required. When you omit **jpo_paymentMethod** from a request, the request is processed as a single payment.
- Option 2—Bonus payment:
 - jpo_paymentMethod
- Option 4—Installment payment:
 - jpo_installments
 - jpo_paymentMethod
- Option 5—Revolving payment:
 - jpo_paymentMethod
- Option 6—Combination of bonus payment and installment payment:
 - jpo_installments
 - jpo_paymentMethod

In addition to the fields listed in the preceding list, the following fields are supported for transactions in Japan:

- jpo_businessNameAlphanumeric
- jpo_businessNameJapanese
- jpo_businessNameKatakana
- jpo_firstBillingMonth—supported only for JPO payment methods 4 and 6

The following fields are also supported for card-present transactions in Japan:

- jpo_jccaTerminalID
- jpo_jis2TrackData

Verbal Authorizations

When you submit a capture request with a verbal authorization, if the initial authorization included Japanese payment option fields, the capture request must include the same Japanese payment option fields.

Stand-Alone Credits

When you perform a stand-alone credit for a transaction that included Japanese payment option fields, the request for the stand-alone credit must include the same Japanese payment option fields.

Stand-alone credits are supported only for JPO payment method 1 on Visa Platform Connect.

When a request for a stand-alone credit is made with JCN Gateway, most acquirers make inquiries about the purpose of such a request. Follow-on credits are recommended instead of stand-alone credits whenever possible.

Additional Information

For more information about the Japanese payment options, contact Customer Support of Cybersource KK (Japan).

Least-Cost Routing

Processors:

- China UnionPay
- FDI Australia—supported only for AUD
- Worldpay VAP

Least-cost routing (LCR) offers the lowest routing costs available. When you request LCR, the processor first determines whether LCR is possible for the transaction, and, if it is possible, the processor uses single-message processing to accomplish LCR.



Important:

Pay attention to these important differences between single-message processing and dual-message processing:

- With single-message processing, an authorization+capture request results in a full-financial transaction, which moves funds immediately.
- With single-message processing, the capture amount and authorization amount are the same.
- Several services and features are not supported for single-message processing because they are not applicable or could create reconciliation problems.

Request Least-Cost Routing for All Authorization and Capture Transactions

1. Contact customer support to enable LCR for your account.
2. For each authorization+capture request:
 - a. Request the authorization and capture services at the same time: include the request fields that are required for an authorization; if the transaction does not include any optional capture features, such as Level II data, no additional fields are required for the capture; if the transaction includes an optional capture feature, include the fields that are needed for the feature.
 - b. The response message includes authorization and capture results. The authorization amount and capture amount are the same.
 - c. To find out whether the processor used LCR for the transaction, see the daily processor report.
3. To turn off LCR for an authorization+capture transaction, set **ccAuthService_leastCostRouting** to `false` in the authorization+capture request.

Request Least-Cost Routing for One Transaction

1. Request the authorization and capture services at the same time:
 - Include the request fields that are required for an authorization.
 - If the transaction does not include any optional capture features, such as Level II data, no additional fields are required for the capture.
 - If the transaction includes an optional capture feature, include the fields that are needed for the feature.
 - Set **ccAuthService_leastCostRouting** to `true`.

The response message includes authorization and capture results. The authorization amount and capture amount are the same.

2. To find out whether the processor used LCR for the transaction, see the daily processor report.

Partial Authorizations

If the transaction is enabled for partial authorization, the processor can process a partial amount instead of the entire requested amount.

Supported Features

The following features are supported for least-cost routing and single-message processing on Worldpay VAP:

- AVS
- Balance responses
- Card type indicators
- Credits
- CVN
- Debit cards
- Merchant descriptors
- Payer authentication
- Prepaid cards

Unsupported Features

The following features are not supported for least-cost routing and single-message processing:

- Authorization reversal after void
- Full authorization reversals – To process an aborted transaction or a return, request the credit service.
- Multiple partial captures
- Stand-alone authorizations
- Stand-alone captures
- Verbal authorizations
- Voids

Level II Data

See [Level II and Level III Processing Using the Simple Order API](#).

See [Level II and Level III Transactions Supplement](#).

See [Level II and Level III Processing for Visa Platform Connect Using the Simple Order API](#).

See [Level II and Level III Processing for Visa Platform Connect Using the SCMP API](#).

Level III Data

See [Level II and Level III Processing Using the Simple Order API](#).

See [Level II and Level III Transactions Supplement](#).

See [Level II and Level III Processing | Simple Order API | Visa Platform Connect](#).

See [Level II and Level III Processing for Visa Platform Connect Using the SCMP API](#).

Mass Transit Transactions

See [Card-Present Processing Using the Simple Order API](#).

See [Card-Present Transactions Supplement](#).

See [Card-Present Processing for Visa Platform Connect Using the Simple Order API](#).

See [Card-Present Processing for Visa Platform Connect Using the SCMP API](#).

Mastercard Bill Payments

Service: Authorization

Processor: Visa Platform Connect

This feature is supported only in Brazil.

Mastercard provides a Bill Payment program that enables customers to use their Mastercard cards to pay their bills. When you participate in this program, Mastercard requests that you flag the bill payments so they can be easily identified. To flag these transactions, include the **billPaymentType** field in requests. Do not use this indicator if you have not signed up with Mastercard to participate in the program.

Mastercard Expert Monitoring Solutions

Service: Authorization

Processor: Visa Platform Connect

Mastercard Expert Monitoring Solutions (EMS) provides a predictive, behavior-based fraud score in real time during authorizations for card-not-present (CNP) transactions on cards issued in the U.S. EMS compares a customer's transaction data to their transaction behavior history and a regional CNP fraud detection model. The resulting score indicates the likelihood that the transaction is fraudulent.

To use EMS, call customer support to have your account enabled for this feature. After your account is enabled, Mastercard performs EMS on all your CNP authorization requests for U.S.-issued Mastercard cards. For these requests, the fraud score is returned in the **ccAuthReply_emsTransactionRiskScore** field.

Mastercard Send

Mastercard Send is one of the networks supported by Cybersource Payouts. See [Payouts Using the Simple Order API](#)[Payouts for Visa Platform Connect Using the Simple Order API](#)[Payouts for Visa Platform Connect Using the SCMP API](#).

Merchant Descriptors

See [Merchant Descriptors Using the Simple Order API](#)[Merchant Descriptors User Guide](#)[Merchant Descriptors for Visa Platform Connect Using the Simple Order API](#)[Merchant Descriptors for Visa Platform Connect Using the SCMP API](#).

Micropayments

Services:

- Authorization
- Capture
- Credit

Processors: Most of the card types and processors that are supported

Micropayments are payments for less than one unit in the transaction's currency.

Multi-Currency Service

Services:

- Authorization
- Capture
- Credit

Processor: Chase Paymentech Solutions

If you sell products in multiple countries, you might want to list the product prices in your customers' local currencies. The multi-currency service provides current, guaranteed exchange rates, which enables customers to pay using their local currencies while enabling you to do business and settle transactions in your desired currency.

Network Tokens

See [Authorizations with Payment Network Tokens \(on page 26\)](#).

Partial Shipments

See [Split Shipments \(on page 60\)](#).

Payer Authentication

Various kinds of payer authentication are supported.

Payment Tokenization

See [Token Management Service \(on page 68\)](#).

Payouts

See [Payouts Using the Simple Order API](#)

See [Payouts for Visa Platform Connect Using the Simple Order API](#)

See [Payouts for Visa Platform Connect Using the SCMP API](#)

POS Transactions

See [Card-Present Processing Using the Simple Order API](#)

See [Card-Present Transactions Supplement](#)

See [Card-Present Processing for Visa Platform Connect Using the Simple Order API](#)

See [Card-Present Processing for Visa Platform Connect Using the SCMP API](#)

Quasi-Cash

Services:

- Authorization
- Full authorization reversal—not supported for quasi-cash on all processors
- Capture
- Credit—not supported for quasi-cash on all processors
- Void

Processors:

- GPN
- TSYS Acquiring Solutions
- Visa Platform Connect: credits are not supported for quasi-cash on Visa Platform Connect. The supported acquirers are:
 - Auckland Savings Bank (ASB)
 - Australia and New Zealand Banking Group Limited (ANZ)
 - Axis Bank Ltd. of India
 - Banco Safra
 - Bangkok Bank Ltd.
 - Bank Sinarmas (Omise Ltd.)
 - BC Card Co., Ltd.
 - Cathay United Bank (CUB)

- Citibank Malaysia
- First Data Merchant Solutions in Brunei
- First Data Merchant Solutions in Hong Kong
- First Data Merchant Solutions in Malaysia
- First Data Merchant Solutions in Singapore
- Habib Bank Ltd. (HBL)
- HDFC Bank Ltd. of India
- Promerica in Honduras and Nicaragua
- Taishin Bank Ltd.
- United Overseas Bank (UOB) in Singapore and Vietnam
- Vantiv
- Vietnam Technological and Commercial Joint-stock Bank
- Westpac

Before processing quasi-cash transactions, contact customer support to have your account configured for this feature. If you have questions about the supported card types, contact your processor.

A quasi-cash transaction is a cash-like transaction for the sale of items that are directly convertible to cash, such as:

- Casino gaming chips
- Cryptocurrency
- Money orders
- Wire transfers

Automatic partial authorization reversals are supported for quasi-cash transactions on all processors.

Recurring Billing

When you use Recurring Billing, you can process an authorization, capture, or credit by using information that is stored in a subscription. The subscription ID is used to reference the subscription information in the database. Instead of providing all information that is normally required for a transaction, provide only these values:

- Merchant ID
- Merchant reference code
- Amount of the payment or credit
- Subscription ID

You can override most of the information stored in the subscription by including the relevant API fields in the payment or credit request. For example, you could provide a different billing or shipping address in the request. You cannot override the payment card account number.

Recurring Payments

For information about how to process recurring payments, see the Recurring Payments section in the [Payments Developer Guide](#).

Recurring Profiles

See [Recurring Billing \(on page 57\)](#).

Report Groups

Services:

- Authorization
- Full authorization reversal
- Capture
- Credit

Processor:

Worldpay VAP

To use multiple report groups for your transactions, you must contact Worldpay VAP to have your Worldpay VAP account configured for this feature. When using one report group for all transactions, you do not need to have your Worldpay VAP account configured for this feature.

Report group values enable you to define custom groups for processor reports. You can put transactions into groups and then request processor reports for each group. This value is case sensitive and space sensitive.

When you do not have a specific report group structure in mind, Worldpay VAP recommends that you use your merchant ID as the report group value.

The following table describes the logic that is used for each kind of request to determine which report group value to use.

Determining Which Report Group Value to Use

Kind of Request	Report Group Value
Authorization or Stand-Alone Credit	<p>The following locations are checked, in the order given, for a report group value and uses the first value it finds</p> <ul style="list-style-type: none">• reportGroup field in the authorization or stand-alone credit request• Report group value in your account: Your account can have a different report group value for each currency that you process. The report group value that corresponds to the currency is used for the transaction. To create a default report group value in your account, contact customer support.• Your Worldpay VAP merchant ID
Capture or Full Authorization Reversal	<p>The following locations are checked, in the order given, for a report group value and uses the first value it finds:</p> <ul style="list-style-type: none">• reportGroup field in the capture or full authorization reversal request• Report group value that was used for the authorization request

Determining Which Report Group Value to Use (continued)

Kind of Request	Report Group Value
Follow-on Credit	<p>The following locations are checked, in the order given, for a report group value and uses the first value it finds:</p> <ul style="list-style-type: none">• reportGroup field in the follow-on credit request• Report group value that was used for the capture that is being credited• Report group value that was used for the authorization request

Retail POS Data

[See Card-Present Processing Using the Simple Order API](#)

[See Card-Present Transactions Supplement](#)

[See Card-Present Processing for Visa Platform Connect Using the Simple Order API.](#)

[See Card-Present Processing for Visa Platform Connect Using the SCMP API.](#)

Samsung Pay

[See Samsung Pay Using the Simple Order API.](#)

[See Samsung Pay for Visa Platform Connect Using the Simple Order API.](#)

[See Samsung Pay for Visa Platform Connect Using the SCMP API.](#)

Secure Data

[See Token Management Service \(on page 68\).](#)

Service Fees

See [Service Fee Processing Using the Simple Order API](#).

Soft Descriptors

See [Merchant Descriptors Using the Simple Order API](#)[Merchant Descriptors User Guide](#)[Merchant Descriptors for Visa Platform Connect Using the Simple Order API](#)[Merchant Descriptors for Visa Platform Connect Using the SCMP API](#).

Split Dial/Route

See [Forced Captures \(on page 43\)](#).

Split Shipments

Services:

- Authorization
- Capture

Processors:

- Visa Platform Connect



Important: Split shipments are not available for Mastercard transactions in the IDR currency on Visa Platform Connect.

The split-shipment feature enables you to split an order into multiple shipments with multiple captures.



Important: Split shipments are not available for Mastercard transactions in the IDR currency.

Multiple partial captures and split shipments are not the same feature.

- The multiple partial captures feature is provided by the processor. This feature enables you to request multiple partial captures for one authorization.
- The split-shipment feature is provided by Cybersource. This feature supports three different scenarios: multiple authorizations, multiple captures, and multiple authorizations with multiple captures.

Benefits of Using Split Shipments

The benefits of using split shipments are:

- All the transactions for a split shipment are linked together in the Business Center and in reports.
- When you split an order into multiple shipments with multiple captures, you do not need to request additional authorizations; Cybersource takes care of the additional authorizations for you.

Requirements for Using Split Shipments

The requirements for using split shipments are:

- You must use Visa Platform Connect or GPN.
- You must contact customer support to have your account configured for this feature. On Visa Platform Connect, your account can be enabled for multiple partial captures or split shipments; it cannot be enabled for both features.

To use split shipments, you must contact customer support to have your account configured for this feature. Your account can be enabled for multiple partial captures or split shipments; it cannot be enabled for both features.

How Split Shipments Work

Additional Authorizations

When you need an additional authorization for an order, you can use the link-to-request field to link the additional authorization to the first authorization. For the additional authorization, you must submit an authorization request that includes the link-to-request field in addition to the basic fields required for every authorization request. The additional authorization is linked to the original authorization in the Business Center and in reports. The captures for these authorizations are also linked to the original authorization in the Business Center and in reports.

For an additional authorization on a processor that supports merchant-initiated transactions, the authorization request must include the subsequent authorization fields that are required for merchant-initiated transactions.

Additional Captures

When you need an additional capture for an order, Cybersource performs a system-generated authorization for the additional capture request, using the payment data from the original authorization. The system-generated authorization is linked to the original authorization in the Business Center and in reports. The captures are linked to the authorizations in the Business Center and in reports through the request IDs as with any capture.

On GPN, the system-generated authorization uses the same authorization indicator as the original authorization.

Split-Shipment Scenarios

[One Authorization and One Sale \(on page 62\)](#)

[One Authorization and Two Captures \(on page 63\)](#)

[Multiple Captures in a Batch File \(on page 64\)](#)

[Two Authorizations and One Capture \(on page 64\)](#)

One Authorization and One Sale

In this scenario, the customer orders a product that is not available yet.

1. You request an authorization to ensure that funds are available.

The product is not available for immediate shipment, so you wait for the product to become available.

2. After the product becomes available, you ship the product and request a sale.

For the second authorization, you must submit an authorization request that includes the link-to-request field in addition to the basic fields required for every authorization request. Set the link-to-request field to the request ID from the first authorization's response:

First Authorization Response Message: `requestID=SWVdPS5IM`

Second Authorization Request: `linkToRequest=SWVdPS5IM`

Including the link-to-request field in an authorization request triggers the split-shipment functionality. Because you are requesting the second authorization and capture together, you do not need to include the request ID in the capture request.

3. Cybersource tries to link the second authorization request to the first authorization:

- If the link-to-request value is valid, the second authorization is linked to the original authorization in the Business Center and in reports.
- If the link-to-request value is not valid, the second authorization is not linked to the original authorization in the Business Center and in reports.

4. Cybersource links the capture request:

- If the link-to-request value for the second authorization was valid, all three transactions (first authorization, second authorization, capture) are linked together in the Business Center and in reports.
- If the link-to-request value for the second authorization was not valid, the second authorization and capture are linked to each other in the Business Center and in reports, but they are not linked to the first authorization.

One Authorization and Two Captures

In this scenario, the customer orders multiple products, one of which is not available yet.

1. You request an authorization to ensure that funds are available.
2. You ship the available products and request a capture for the amount of the shipped products.

One of the products is not available for immediate shipment, so you ship the available products and wait for the remaining product to become available.

3. After the remaining product becomes available, you ship the product and request a capture for the amount of that product.
4. Cybersource performs a system-generated authorization for the second capture request.

Because your account is enabled for split shipment, instead of rejecting the capture request as a duplicate capture, Cybersource processes the capture request as a split-shipment request.

The system-generated authorization is linked to the original authorization in the Business Center and in reports.

5. Cybersource links the capture request.

The capture is linked to the authorizations in the Business Center and in reports through the request IDs as with any capture. All four transactions (first authorization, system-generated authorization, first capture, second capture) are linked together in the Business Center and in reports.

6. You get the status of the second capture request and its associated system-generated authorization.

Multiple Captures in a Batch File

You can request authorizations in a batch file.

1. You create and upload a batch file using one of these methods:
 - Business Center transaction batch functionality
 - Offline transaction file submission system
2. Cybersource processes the batch file.
3. You get the status of your batch requests by generating a Transaction Request Report and selecting Batch File Upload as the connection method.
4. You get the status of your split-shipment transactions.

Two Authorizations and One Capture

In this scenario, the customer orders a product that is not available yet.

1. You request an authorization to ensure that funds are available.

The product is not available for immediate shipment, so you wait for the product to become available.

2. After the product becomes available, you request a second authorization to ensure that funds are still available. The authorization request must include:
 - Basic fields required for every authorization request.
 - Link-to-request field. Set the value for this field to the request ID from the first authorization's response:

First Authorization Response Message: `requestID=SWVdPS5IM`

Second Authorization Request: `linkToRequest=SWVdPS5IM`

Including the link-to-request field in an authorization request triggers the split-shipment functionality.

- On a processor that supports merchant-initiated transactions: subsequent authorization fields
 - Subsequent authorization fields
3. Cybersource tries to link the second authorization request to the first authorization:
- If the link-to-request value is valid, the second authorization is linked to the original authorization in the Business Center and in reports.
 - If the link-to-request value is not valid, the second authorization is not linked to the original authorization in the Business Center and in reports.
4. You ship the product and request a capture.

Set the request ID in the capture request to the request ID from the second authorization's response:

Second Authorization Response Message: `requestID=s139cmdS1kJ`

Capture Request: `ccCaptureService_authRequestID=s139cmdS1kJ`

5. Cybersource links the capture request:
- If the link-to-request value for the second authorization was valid, all three transactions (first authorization, second authorization, capture) are linked together in the Business Center and in reports.
 - If the link-to-request value for the second authorization was not valid, the second authorization and capture are linked to each other in the Business Center and in reports, but they are not linked to the first authorization.

Obtaining the Status of a System-Generated Authorization

A system-generated authorization is not performed in real time. The response message that you receive simply indicates that the request was received; it does not indicate whether the system-generated authorization was approved or declined. A system-generated authorization can be declined for the same reasons that a regular authorization can be declined.

It is recommended that you use one of following methods to obtain the status of the system-generated authorization request before shipping the product:

- **Business Center**—Use the capture request ID to search for the second capture. The details for all related transactions are displayed on the **Transaction Details** page. It can take a maximum of six hours for the status of the system-generated authorization request to be available.
- **Transaction Detail API**—You must use version 1.3 or later of the report and include the parameter **includeExtendedDetail** in your query. It can take a maximum of six hours for the status of the system-generated authorization request to be available.
- **Transaction Exception Detail Report**—It is recommended that you use this report on a daily basis to identify transactions that have been declined.

Staged Digital Wallets

Services:

- Authorization
- Capture

Processors and Card Types:

- FDC Compass
- Barclays—Visa, Mastercard, Maestro (UK), Maestro (International)

Terminology

Business application indicator (BAI)

Identifier for the type of transaction.

Digital wallet operator (DWO)

Entity that provides the pass-through digital wallet or staged digital wallet service to the customer.

Merchant verification value (MVV)

Setting in your account that is required for processing SDW transactions.

Pass-through wallet or pass-through digital wallet

Digital wallet that replaces the customer's payment information with a token.
Examples: Apple Pay, Google Pay, Visa Click to Pay.

Staged digital wallet (SDW)

Digital wallet that replaces the customer's payment information with credentials provided by a SDWO. Examples: PayPal, AliPay.

Staged digital wallet operator (SDWO)

Entity that provides the staged digital wallet service to the customer and processes the payment between the customer and the merchant.

Requirements

You must:

- Contact customer support to set the merchant verification value in your account.
- Include the **invoiceHeader_businessApplicationID** field in the authorization request and set it to WT.
- **Barclays Only**—In the **wallet_type** field, enter the following value:
 - Visa—SDW
 - Mastercard, Maestro (UK), Maestro (International)—The value is assigned by Mastercard.

SDW Functionality

The SDW provides functionality that:

- Uses the card or bank account number supplied by the customer to the SDWO.
- Uses a separate account or accounts assigned by the SDWO to the customer.
- Completes a transaction through the SDWO in two stages, in any order:
 - Purchase transaction: customer pays you using the credentials assigned by the SDWO. For example, the typical credentials for PayPal are a username and a password.
 - Funding: uses the account number provided by the customer to fund or reimburse the staged digital wallet.

Subscriptions

See [Recurring Billing \(on page 57\)](#).

Tax Calculation

See [Tax Calculation Service Using the Simple Order API](#)

Token Management Service

Token Management Service (TMS) replaces Payment Tokenization. TMS enables you to:

- Tokenize customers' sensitive personal information.
- Eliminate payment data from your order management system to ensure that it is not compromised during a security breach.

When you use TMS, you can process an authorization, capture, or credit by using information that is associated with a customer token. The customer token is used to reference customer information in the database. Instead of providing all the information that is normally required for a transaction, you only need to provide the following values:

- Merchant ID
- Merchant reference code
- Amount of the payment or credit
- Subscription ID—set this field to the value of the customer token.

You can override most of the information associated with the customer token by including the relevant API fields in the payment or credit request. For example, you could provide a different billing or shipping address in the request. You cannot override the payment card account number.

Tokens

See [Authorizations with Payment Network Tokens \(on page 26\)](#) and [Token Management Service \(on page 68\)](#).

Type II Cards

See [Level II and Level III Processing Using the Simple Order API](#)

See [Level II and Level III Transactions Supplement](#)

See [Level II and Level III Processing for Visa Platform Connect Using the Simple Order API](#)

See [Level II and Level III Processing for Visa Platform Connect Using the SCMP API](#)

Verbal Authorizations

Processors:

- AIBMS
- American Express Direct
- Asia, Middle East, and Africa Gateway
- Barclays
- Chase Paymentech Solutions
- Visa Platform Connect
- Elavon
- Elavon Americas
- FDC Compass
- FDC Germany
- FDI Australia
- FDC Nashville Global
- FDMS Nashville
- FDMS South
- GPN
- HBoS
- HSBC: HSBC is the Cybersource name for HSBC U.K.
- JCN Gateway
- Lloyds-OmniPay
- LloydsTSB Cardnet
- Lynk
- Moneris
- OmniPay Direct. The supported acquirers are:

- Bank of America Merchant Services
- First Data Merchant Solutions (Europe)
- Global Payments International Acquiring
- TSYS Acquiring Solutions
- UATP
- Worldpay VAP—Worldpay VAP was previously called Litle. Litle was purchased by Vantiv, which was then purchased by Worldpay VAP. If you have any questions, contact your account manager at Worldpay VAP.

Verbal authorizations are not supported for Comercio Latino or Cybersource Latin American Processing.

Cybersource Latin American Processing is the name of a specific processing connection. *Cybersource Latin American Processing* does not refer to the general topic of processing in Latin America. The information in this field description, or in this section of the field description, is for the specific processing connection called Cybersource Latin American Processing. It is not for any other Latin American processors.

 **Important:** Do not use Dynamic Currency Conversion with a verbal authorization.

When you request an authorization through Cybersource, the issuing bank might ask you to call the payment processor to answer questions about the transaction. When this happens, the processor gives you a verbal authorization code for the transaction. To capture a verbally authorized transaction, send the verbal authorization code in the capture request. Make sure your customer service and point-of-sale staff can enter verbal authorization codes into your system.

You can use a verbal authorization to capture an authorization that was declined for any of these reasons:

- Verbal authorization required
- Card expired
- Card refused
- Invalid card

 **Important:**

Do not confuse verbal authorizations with forced captures:



- With a verbal authorization, you obtain the authorization code directly from the processor or issuing bank after requesting an authorization through Cybersource and receiving a Cybersource decline.
- With a forced capture, you obtain the authorization code by authorizing a payment outside of Cybersource.

In both cases, you must follow up with a capture that uses the Cybersource system.

A verbal authorization works as follows:

1. The authorization response includes a reason code value of `201`, which indicates that the issuing bank is requiring a verbal authorization.

For the American Express card type on FDMS Nashville, the authorization response also includes a referral response number in **ccAuthReply_referralResponseNumber**. You will be asked for this number, which identifies the failed transaction, when you call American Express for the verbal authorization.

2. You call the processor to answer questions about the transaction.
3. When the processor verbally authorizes the transaction, the processor gives you a verbal authorization code.
4. You include the following required fields in a capture request:
 - Send the verbal authorization code in the **ccCaptureService_verbalAuthCode** field.
 - Set the value for the **ccCaptureService_authType** field to `verbal`. When you do not set this field to `verbal`, the **ccCaptureService_verbalAuthCode** field is ignored.
 - For the American Express card type on American Express Direct or FDMS South, Cybersource provides values for the **ccCaptureService_posData** and **ccCaptureService_transactionID** fields to comply with CAPN requirements.

American Express has indicated that capture requests submitted without a valid transaction ID, including transactions that originated as verbal authorizations, might incur additional transaction charges. Contact your American Express account representative to learn whether your processing is affected by these additional transaction charges.

Visa Click to Pay

See:

- [Getting Started with Visa Click to Pay on the Cybersource Platform](#)
- [Visa Click to Pay Using the Simple Order API](#)

Visa Debt Repayments

Services:

- Authorization
- Credit

Processors:

- Visa Platform Connect—supported only in Australia and New Zealand
- FDC Nashville Global
- FDMS Nashville
- GPN

This feature is supported only in Australia and New Zealand.

Visa provides a Debt Repayment program that enables customers to use their Visa debit cards to make a payment towards an existing contractual loan. The types of loans that can qualify for this program are:

- Auto loans
- Payment cards
- Mortgages
- Student loans

To participate in this program, contact your processor for details and requirements.

When you participate in this program, Visa requests that you flag the debt repayments and credits so they can be easily identified. To flag these transactions, include these fields in your requests:

- `ccAuthService_billPayment`—not required on Visa Platform Connect
- `debtIndicator`

When you participate in this program, Visa requests that you flag the debt repayments and credits so they can be easily identified. To flag these transactions, include the **debtIndicatordebt_indicator** field in your requests.

When you use the Simple Order API in XML format, you must use version 1.37 or later of the XML schema to implement Visa debt repayments.

Visa Direct

Visa Direct is one of the networks supported by Cybersource Payouts.

See [Payouts Using the Simple Order API](#)

See [Payouts for Visa Platform Connect Using the Simple Order API](#)

See [Payouts for Visa Platform Connect Using the SCMP API](#)

Zero Amount Authorizations

Service: Authorization

Processors and card types: See the following table.

Processors That Support Zero Amount Authorizations

Processor	AVS	CVN	Card Types and Notes
AIBMS	Yes	Yes	<ul style="list-style-type: none">• Visa• Mastercard <p>For zero amount authorizations on AIBMS, the commerce indicator must be internet or moto.</p>
American Express Direct	Yes	No	<ul style="list-style-type: none">• American Express <p>All currencies that are supported for standard authorizations for American Express Direct are also supported for zero amount authorizations.</p>

Processors That Support Zero Amount Authorizations (continued)

Processor	AVS	CVN	Card Types and Notes
Barclays	Yes	Yes	<ul style="list-style-type: none"> • Diners Club • Discover • Visa • Mastercard <p>All currencies that are supported for standard authorizations for Barclays are also supported for zero amount authorizations.</p> <p>The amount is rounded to the correct number of decimal places for the currency.</p> <p>For zero amount authorizations on Barclays, the commerce indicator must be internet or moto.</p> <p>Visa Electron cards are not supported for zero amount authorizations on Barclays.</p>
Chase Paymentech Solutions	Yes	Yes	<ul style="list-style-type: none"> • Visa • Mastercard • American Express • Diners Club
Credit Mutuel-CIC	No	Yes	Any co-badged combination of Cartes Bancaires with Mastercard or Visa.
Elavon	Yes	Yes	<ul style="list-style-type: none"> • Visa • Mastercard • Maestro (UK Domestic) • Maestro (International)

Processors That Support Zero Amount Authorizations (continued)

Processor	AVS	CVN	Card Types and Notes
			All currencies that are supported for standard authorizations for Elavon are also supported for zero amount authorizations.
Elavon Americas	Yes	Yes	<ul style="list-style-type: none"> • Visa • Mastercard • American Express • JCB • Diners Club • Discover • China UnionPay
FDC Compass	Yes	Yes	<ul style="list-style-type: none"> • Visa • Mastercard • American Express • Diners Club
FDC Nashville Global	Yes	Yes for all card types except American Express	<ul style="list-style-type: none"> • Visa • Mastercard • American Express • Discover • Diners Club <p>For a zero amount authorization on FDC Nashville Global:</p>

Processors That Support Zero Amount Authorizations (continued)

Processor	AVS	CVN	Card Types and Notes
			<ul style="list-style-type: none"> • Visa, Mastercard, American Express—all currencies that are supported for standard authorizations are also supported for zero amount authorizations. • Discover, Diners Club—only USD is supported for zero amount authorizations.
FDI Australia	Yes	Yes	<ul style="list-style-type: none"> • Visa—supported only for AUD. • Mastercard—supported only for AUD.
FDMS Nashville	Yes	Yes	<ul style="list-style-type: none"> • Visa
FDMS South	Yes	Yes for all card types except American Express	<ul style="list-style-type: none"> • Visa • Mastercard • American Express <ul style="list-style-type: none"> ◦ AVS is required for zero amount authorizations with American Express. ◦ CVN is not supported for zero amount authorizations with American Express. • Discover • Diners Club
Getnet	No	No	<ul style="list-style-type: none"> • Visa • Mastercard • Hipercard

Processors That Support Zero Amount Authorizations (continued)

Processor	AVS	CVN	Card Types and Notes
GPN	Yes	Yes for all card types except American Express	<ul style="list-style-type: none"> • Visa • Mastercard • American Express—CVN is not supported for zero amount authorizations with American Express. • Discover • JCB
HBoS	Yes	Yes	<ul style="list-style-type: none"> • Visa • Mastercard <p>For zero amount authorizations on HBoS, the commerce indicator must be internet or moto.</p>
<p>HSBC</p> <p>HSBC is the Cybersource name for HSBC U.K.</p>	Yes	Yes	<ul style="list-style-type: none"> • Visa • Mastercard • Maestro (UK Domestic) • Maestro (International) <p>For zero amount authorizations on HSBC:</p> <ul style="list-style-type: none"> • The commerce indicator must be internet or moto. • The authorization code is not returned.

Processors That Support Zero Amount Authorizations (continued)

Processor	AVS	CVN	Card Types and Notes
JCN Gateway	No	Yes	<ul style="list-style-type: none"> • Visa • Mastercard • American Express • Diners Club • JCB
Lloyds-OmniPay	Yes	Yes	<ul style="list-style-type: none"> • Visa • Mastercard <p>For zero amount authorizations on Lloyds-OmniPay, the commerce indicator must be internet or moto.</p>
LloydsTSB Cardnet	Yes	Yes	<ul style="list-style-type: none"> • Visa • Mastercard <p>For zero amount authorizations on LloydsTSB Cardnet, the commerce indicator must be internet or moto.</p>
Moneris	Yes	Yes	<ul style="list-style-type: none"> • Visa • Mastercard • China UnionPay
OmniPay Direct	Yes	Yes	<p>Bank of America Merchant Services—Visa, Mastercard, Maestro (UK Domestic), Maestro (International)</p> <p>Cardnet International—Visa, Mastercard, Maestro (UK Domestic), Maestro (International)</p>

Processors That Support Zero Amount Authorizations (continued)

Processor	AVS	CVN	Card Types and Notes
			<p>First Data Merchant Solutions (Europe)—Visa, Mastercard, Discover, Diners Club, Maestro (UK Domestic), Maestro (International)</p> <p>Global Payments International Acquiring—Visa, Mastercard, Maestro (UK Domestic), Maestro (International)</p>
Prosa	Yes	Yes	<ul style="list-style-type: none"> • Visa • Mastercard • American Express • Discover • Diners Club • Carnet • Carte Blanche
Rede	No	No	<ul style="list-style-type: none"> • Visa • Mastercard
SIX	Yes	Yes	<ul style="list-style-type: none"> • Visa • Mastercard • Discover • Diners Club • JCB • Maestro (International)

Processors That Support Zero Amount Authorizations (continued)

Processor	AVS	CVN	Card Types and Notes
			<ul style="list-style-type: none"> • Maestro (UK Domestic) • China UnionPay • Visa Electron
Streamline	Yes	Yes	<ul style="list-style-type: none"> • Visa • Mastercard • Maestro (International) • Maestro (UK Domestic) • Cartes Bancaires • Dankort <p>All currencies that are supported for standard authorizations for Streamline are also supported for zero amount authorizations.</p>
TSYS Acquiring Solutions	Yes	Yes for Visa and Mastercard. No for American Express and Discover.	<ul style="list-style-type: none"> • Visa • Mastercard • American Express—CVN is not supported for zero amount authorizations with American Express. • Discover—CVN is not supported for zero amount authorizations with Discover.
Vero	Yes	No	<ul style="list-style-type: none"> • Visa • Mastercard • Banricompras • Elo

Processors That Support Zero Amount Authorizations (continued)

Processor	AVS	CVN	Card Types and Notes
Visa Platform Connect	Yes	Yes	<ul style="list-style-type: none"> • Visa • Mastercard <p>For Visa Platform Connect, zero amount authorizations are supported for Internet, MOTO, and card-present transactions. Do not try to perform a zero amount authorization for a recurring payment, installment payment, or payer authorization transaction.</p>
Worldpay VAP	Yes	Yes	<ul style="list-style-type: none"> • Visa • Mastercard • American Express • Discover • Diners Club • JCB

Authorizing a payment for a zero amount shows whether a payment card account is valid and whether the card is lost or stolen. You cannot capture a zero amount authorization.

Zero Amount Authorizations Using Visa Platform Connect

The fields in the table below are supported only on Visa Platform Connect. You can send 1, 2, 3, or 4 of the fields. For each request field included in the request, the corresponding response field will be included in the response message. For merchants in LAC, a request field must be included in the request when the information for the field is available.

Zero Amount Authorization Fields for Visa Platform Connect

Request Field	Response Field
billTo_personalID	verificationResults_personalID
billTo_passportNumber	verificationResults_personalID
billTo_driversLicenseNumber	verificationResults_driversLicenseNumber

Reference Information

This section provides reference information.

Electronic Verification Response Codes

Response Code	Description
F	First name matches; last name does not match.
L	Last name matches; first name does not match.
M	First name and last name match.
N	No, the data does not match.
P	The processor did not return verification information.
R	The system is unavailable, so retry.
S	The verification service is not available.
U	Verification information is not available.
Y	Yes, the data matches.
1	Electronic verification did not generate a response.
2	The processor returned an unrecognized value.