

Credit Card Services

Simple Order API

UATP

Developer Guide



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Version: 21.08

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Recent Revisions to This Document

21.08

This revision contains only editorial changes and no technical updates.

21.07

This revision contains only editorial changes and no technical updates.

21.06

API Fields

Moved the API field descriptions to the new *API Field Reference Guide*. See the [API Field Reference for the Simple Order API](#).

Visa Checkout

Changed to *Visa Checkout* to *Visa Click to Pay*.

Visa Secure Remote Commerce

Removed this section.

21.05

Masterpass

Removed support for Masterpass.

21.04

Payment Network Tokens

Added the **tokenSource_networkTokenOption** request field.

Added payment network token values to the **paymentSolution** field. This field is now a request field and response field.

For details about these fields, see the [API Field Reference for the Simple Order API](#).

21.03

This revision contains only editorial changes and no technical updates.

About This Guide

This section provides you with information about the Simple Order API credit card services for UATP.


Audience and Purpose


This guide is written for application developers who want to use the Simple Order API to integrate payment card processing into an order management system.

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

Conventions

The following special statements are used in this document:

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

 **Warning:** A *Warning* contains information or instructions, which, if not heeded, can result in a security risk, irreversible loss of data, or significant cost in time or revenue or both.

Related Documentation

Refer to the Support Center for complete technical documentation:

<https://www.cybersource.com/en-us/support/technical-documentation.html>

Customer Support

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

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

Introduction to the Credit Card Services

In this document, the word *processor* can refer to processors, acquirers, or acquiring processors depending on your location.

Requirements for Processing Payments

Payment processors connect with acquiring banks. Before you can accept payments, you must register with a payment processor. Your acquiring bank might require you to use a payment processor with which the bank has a business relationship.

Your processor provides you with unique identification numbers for your account. You must provide these identification numbers to customer support.

Cards and Payment Methods

The credit card services can be used to process the following types of cards and payment methods:

- Credit cards—payments made with numerous types of credit cards can be accepted, including Visa[®], Mastercard[®], American Express[®], Discover[®], Diners Club[®], and JCB[®].
- Private label cards—a *private label card* is a payment card that is issued by a private company and that can be used only at the issuing company's stores. If you are interested in processing transactions for your company's private label card, contact your account representative for information.
- Debit cards and prepaid cards—prepaid cards, Visa-branded debit cards, and Mastercard-branded debit cards can be processed with the credit card services.
- Quasi-cash—a quasi-cash transaction is a cash-like transaction for the sale of items that are directly convertible to cash.

Debit Cards

Services that you can use to process debit cards are:

- Credit card services—you can use credit card services to process payments with prepaid cards, Visa-branded debit cards, and Mastercard-branded debit cards.

- PIN debit services—you can use PIN debit services to process payments if your processor supports PIN debit transactions.

Discover Acquisitions and Alliances

The following card types are processed on the Discover Network:

- China UnionPay
- Diners Club
- Discover
- JCB (US Domestic)

For JCB cards, *US Domestic* means that the currency is USD and your location is the U.S., Puerto Rico, Guam, U.S. Virgin Islands, or Northern Mariana Islands.

Non-U.S. JCB transactions are routed through JCB.

Your processor takes care of routing your transactions; you do not need to do any additional processing to route these card types to the Discover Network.

Types of Transactions

This topic provides information about the following types of transactions:

- [Card-Present Transactions \(on page 9\)](#)
- [Card-Not-Present Transactions \(on page 10\)](#)
- [International Transactions \(on page 10\)](#)

Card-Present Transactions

When a customer uses a card that is physically present to make a purchase, the purchase is known as a *card-present transaction*. This type of transaction typically occurs in a retail environment. To process card-present transactions, request the credit card services described in this guide and include card-present data in the requests.

Related information

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

Card-Not-Present Transactions

When a customer provides a card number but you do not have access to the physical card, the purchase is known as a *card-not-present transaction*. This type of transaction typically occurs over the Internet or through a call center. To process card-not-present transactions, use the credit card services described in this guide.

Card-not-present transactions pose an additional level of risk to your business because you cannot directly verify the customer's identification.

International Transactions

Compliance

Accepting payments from a country other than your own requires that you observe the processing rules and practices of the payment systems in that country. The following list describes areas of compliance that are especially important.

- **Merchant descriptor requirements**—A merchant descriptor communicates merchant information to customers to remind them of the circumstances that triggered a payment. Merchant descriptors reduce the possibility of a chargeback. Accordingly, the merchant descriptor displayed on a customer's statement should be a close match to the name on your website. It is not good practice to consolidate multiple websites into a single merchant account and use a generic descriptor that more-or-less covers all offerings.
- **Excessive chargebacks**—To prevent an excessive number of chargebacks, you must maintain good customer support, rapid problem resolution, a high level of customer satisfaction, and transaction management processes that minimize fraudulent transactions. When payment card chargebacks become excessive, you must change business processes to reduce chargebacks. If chargebacks are not reduced to a satisfactory level, your account can be terminated.

Merchant Remittance Funding

In conjunction with processing international transactions, you can request that transaction proceeds be converted to a currency other than the currency in which the transaction took place for funding into an operating account. Currency conversion uses a foreign exchange rate to calculate how much the transaction currency is worth in terms of the funding currency. The foreign exchange rate might be explicitly stated as a rate or implicitly stated as a transaction amount. The funded amount and can vary from day to day. The foreign exchange rate might also include a mark-up for the foreign exchange risk, sales commissions, and handling costs.

Related information

[Merchant Descriptors Using the Simple Order API](#)

Banks and Associations

This topic includes information about the following banks and associations:

- [Acquiring \(Merchant\) Banks \(on page 11\)](#)
- [Issuing \(Consumer\) Banks \(on page 12\)](#)
- [Payment Card Companies \(on page 12\)](#)

In this document, the word *processor* can refer to a processor, acquirer, or acquiring processor depending on your location.

Acquiring (Merchant) Banks

An acquiring, or merchant, bank offers accounts to businesses that accept payment cards. Before you can accept payments, you must have a merchant bank account from an acquiring bank. Your merchant bank account must be configured to process card-not-present or mail order/telephone order (MOTO) transactions.

Each acquiring bank has connections to a limited number of payment processors. You must choose a payment processor that your acquiring bank supports.

Expect to be charged the following fees:

- **Discount rates**—your acquiring bank charges a fee and collects a percentage of every transaction. The combination of the fee and the percentage is called the discount rate. These charges can be *bundled* (combined into a single charge) or *unbundled* (charged separately) depending on your acquiring bank and other factors.
- **Interchange fees**—Visa and Mastercard each have a base fee, called the interchange fee, for each type of transaction. Your acquiring bank and processor can explain how to minimize this fee.
- **Chargebacks**—when customers dispute charges to their accounts, you can incur chargebacks. A chargeback occurs when a charge on a customer's account is reversed. Your merchant bank removes the money from your account and could charge you a fee for the chargeback.

You are responsible for maintaining:

- Good customer support
- Rapid problem resolution
- A high level of customer satisfaction
- Transaction management processes that minimize fraudulent transactions

The items in the preceding list are required to prevent an excessive number of credit card chargebacks. When credit card chargebacks become excessive, you can be required to undertake business process changes to reduce chargebacks. If the chargebacks are not reduced to a satisfactory level, your account can be terminated.

If you receive a large number of chargebacks or if a large number of your transactions involve fraud, your acquiring bank might increase your discount rate or revoke your merchant bank account. Contact your sales representative for information about products that can help prevent fraud.

Issuing (Consumer) Banks

An issuing, or consumer, bank provides payment cards to and underwrites lines of credit for consumers. The issuing bank provides monthly statements and collects payments. Issuing banks must follow the rules of the payment card companies to which they belong.

Payment Card Companies


Payment card companies manage communications between acquiring banks and issuing banks. They also develop industry standards, support their brands, and establish fees for acquiring banks.

Some payment card companies, such as Visa and Mastercard, are trade associations that do not issue cards. Instead, issuing banks are members of these associations and they issue cards under license from the associations.

Other card companies, such as Discover and American Express, act as the issuing banks for their own cards. Before you process cards from these companies, you must sign agreements with the companies.

Supported Card Types

The following table lists the card types that are supported for the credit card services.

 **Important:** Only the card types explicitly listed here are supported.

Supported Card Types

Payment Processor	Supported Card Types and Note
UATP	UATP

Order Tracking

Use request IDs and reconciliation IDs to track your orders.

Request IDs

For all services, the request ID is returned in response messages in the **requestID** field.

For each of the following services, use the specified field for the request ID in a request message:

- Capture—**ccCaptureService_authRequestID**
- Credit—**ccCreditService_captureRequestID**
- Void—**voidService_voidRequestID**

Reconciliation IDs

For each of the following services, the reconciliation ID is returned in the specified field in a response message:

- Authorization—**ccAuthReply_reconciliationID**
- Capture—**ccCaptureReply_reconciliationID**

The reconciliation ID is returned for all processors except JCN Gateway.

When you perform multiple partial captures for an authorization, each response includes a different reconciliation ID for each capture request.

- Credit—**ccCreditReply_reconciliationID**

The reconciliation ID is returned for all processors except JCN Gateway.

Related information

[Getting Started with Cybersource Advanced for the Simple Order API](#)

Payment Card Processing

This section describes the services for processing payment card transactions.

Authorizations

Authorizations are supported for all processors and acquirers.

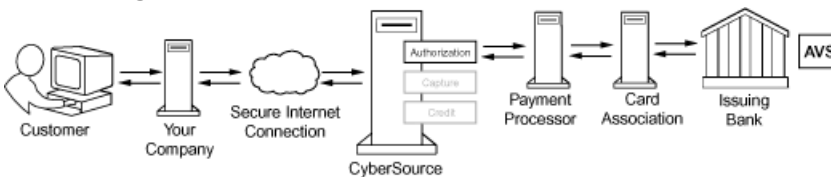
Workflow for an Online Authorization

An *authorization* is confirmation that a payment card account includes enough funds to pay for a purchase. An *online authorization* is an authorization request for which you receive an immediate confirmation about the availability of funds. When funds are available, the issuing bank reduces the amount of credit available in the customer's account. Authorizations for most payment cards are processed online. For an online authorization for a card-not-present order, you typically start fulfilling the order when you receive confirmation that funds are available.

Online authorizations expire with the issuing bank after a specific length of time if they have not been captured and settled. Most authorizations expire within five to seven days. The issuing bank sets the length of time. Cybersource is not informed by the issuing bank when an authorization expires. By default, the authorization remains in the Cybersource database for 60 days after the authorization date, even after it expires with the issuing bank. To capture an authorization that has expired with the issuing bank, your bank or processor might require you to resubmit the authorization request and include a request for capture in the same message.

The following figure shows the steps that occur when you request an online payment card authorization.

Processing an Online Authorization



1. The customer places an order and provides the payment card number, card expiration date, and additional information about the card.
2. You send an authorization request to Cybersource over a secure Internet connection.

When the customer buys a digitally delivered product or service, you can request the authorization and the capture at the same time. When the customer buys a physically fulfilled product, do not request the capture until you ship the product.

3. Cybersource validates the order information and sends the authorization request to your payment processor.
4. The processor sends the transaction information to the payment card company, which routes it to the bank that issued the customer's payment card. Some card companies, including Discover and American Express, act as their own issuing banks.
5. The issuing bank approves or declines the authorization request.

Depending on the processor and card type, the issuing bank can use AVS to confirm the billing address and CVN to verify that the customer has possession of the card.

For debit cards and prepaid cards, the issuing bank can approve a partial amount if the balance on the card is less than the requested authorization amount and if the transaction is enabled for partial authorization.

For a limited number of processors and card types, partial authorizations and balance responses are supported for credit cards in addition to debit cards and prepaid cards.

6. The decision about the authorization request is sent from the issuing bank through the payment card company and payment processor to Cybersource.
7. Cybersource runs its own tests and sends you a response message that indicates whether the authorization succeeded.

Related information

[API Field Reference](#)

[Banks and Associations \(on page 11\)](#)

[Relaxed Requirements for Address Data and Expiration Date](#)

[Required Features for Credit Card Processing \(on page 49\)](#)

Offline Authorizations

An *authorization* is confirmation that a payment card account includes enough funds to pay for a purchase. An *offline authorization* is an authorization request for which you do not receive an immediate confirmation about the availability of funds. You do not know whether the funds are available until you capture the order and receive confirmation of payment. For an offline authorization for a card-not-present order, you typically start fulfilling the order when you receive payment confirmation. For offline payment cards, it usually takes five days longer to receive payment confirmation than for online cards.

Required Fields for an Authorization

The following fields are required in a request for an authorization:

billTo_city

Required except when your account is configured for relaxed requirements for address data and expiration date. **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

billTo_country

Required except when your account is configured for relaxed requirements for address data and expiration date. **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

billTo_email

Required except when your account is configured for relaxed requirements for address data and expiration date. **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

billTo_firstName

Required except when your account is configured for relaxed requirements for address data and expiration date. **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

billTo_lastName

Required except when your account is configured for relaxed requirements for address data and expiration date. **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

billTo_postalCode

Required when the billing country is the U.S. or Canada except when your account is configured for relaxed requirements for address data and expiration date. **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

billTo_state

Required when the billing country is the U.S. or Canada except when your account is configured for relaxed requirements for address data and expiration date. **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

billTo_street1

Required except when your account is configured for relaxed requirements for address data and expiration date. **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

card_accountNumber

card_cardType

Required on Visa Platform Connect for all card types. On other processors, required for certain card types. It is strongly recommended that you send the card type even if it is optional for your processor. Omitting the card type can cause the transaction to be processed with the wrong card type.

card_expirationMonth

Required except when your account is configured for relaxed requirements for address data and expiration date. **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

card_expirationYear

Required except when your account is configured for relaxed requirements for address data and expiration date. **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

ccAuthService_commerceIndicator

Required for requests that include payer authentication data. Otherwise, this field optional.

ccAuthService_run

Set this field to `true`.

item_#_productName

Required when the product code is not `default` or one of the values for shipping or handling. Otherwise, this field is optional.

item_#_productSKU

Required when the product code is not `default` or one of the values for shipping or handling. Otherwise, this field is optional.

item_#_quantity

Required when the product code is not `default` or one of the values for shipping or handling. Otherwise, this field is optional.

merchantID

merchantReferenceCode

purchaseTotals_currency

purchaseTotals_grandTotalAmount

Either **purchaseTotals_grandTotalAmount** or **item_#_unitPrice** must be included in the request.

shipTo_city

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

shipTo_country

Required when any shipping address information is included in the request. Otherwise, this field is optional.

shipTo_postalCode

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

shipTo_state

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

shipTo_street1

Required when any shipping address information is included in the request. Otherwise, this field is optional.

Authorizing a Payment

Do not include any of these services in the request:

- Credit
- Risk update
- Services for other payment methods

To authorize a payment:

1. Request the service. Set the **ccAuthService_run** field to `true`, and send the request to one of these endpoints:
 - Internet endpoint: `https://ics2ws.ic3.com/commerce/1.x/transactionProcessor`
 - Akamai endpoint: `https://ics2wsa.ic3.com/commerce/1.x/transactionProcessor`
2. Include the required fields in the request.
3. Include optional fields in the request as needed.
4. Check the response message to make sure that the request was successful. A value of `ACCEPT` for the **decision** field indicates success. For information about reason codes, see [Reason Codes for the Simple Order API](#).

Example: Authorization (NVP)

Request

```
ccAuthService_run=true  
merchantID=Napa Valley Vacations  
merchantReferenceCode=482046C3A7E94F5
```

```
billTo_firstName=John
billTo_lastName=Doe
billTo_street1=1295 Charleston Rd.
billTo_city=Mountain View
billTo_state=CA
billTo_postalCode=94043
billTo_country=US
billTo_phoneNumber=650-965-6000
billTo_email=jdoe@example.com
item_0_unitPrice=49.95
item_0_quantity=1
purchaseTotals_currency=USD
card_expirationMonth=12
card_expirationYear=2015
card_accountNumber=4111111111111111
card_cvNumber=999 <!-- Required only for Visa Platform Connect. -->
card_cardType=001
```

Response

Most processors do not return all the fields in this example.

```
requestID=0305782650000167905080
decision=ACCEPT
reasonCode=100
merchantReferenceCode=482046C3A7E94F5
purchaseTotals_currency=USD
ccAuthReply_reconciliationID=ABCDE12345FGHIJ67890
ccAuthReply_cardCategory=F^
ccAuthReply_cardGroup=0
ccAuthReply_reasonCode=100
ccAuthReply_amount=49.95
ccAuthReply_authorizationCode=123456
ccAuthReply_avsCode=Y
ccAuthReply_avsCodeRaw=YYY
ccAuthReply_processorResponse=A
ccAuthReply_paymentNetworkTransactionID=3312345
```

Example: Authorization (XML)

Request

```
<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.23">
  <merchantID>Napa Valley Vacations</merchantID>
```

```

<merchantReferenceCode>482046C3A7E94F5</merchantReferenceCode>
<billTo>
  <firstName>John</firstName>
  <lastName>Doe</lastName>
  <street1>1295 Charleston Rd.</street1>
  <city>Mountain View</city>
  <state>CA</state>
  <postalCode>94043</postalCode>
  <country>US</country>
  <phoneNumber>650-965-6000</phoneNumber>
  <email>jdoe@example.com</email>
</billTo>
<item id="0">
  <unitPrice>49.95</unitPrice>
  <quantity>1</quantity>
</item>
<purchaseTotals>
  <currency>USD</currency>
</purchaseTotals>
<card>
  <accountNumber>4111111111111111</accountNumber>
  <expirationMonth>12</expirationMonth>
  <expirationYear>2015</expirationYear>
  <card_cvNumber>999</card_cvNumber> <!-- Required only for Visa Platform Connect. -->
  <cardType>001</cardType>
</card>
<ccAuthService run="true"/>
</requestMessage>

```

Response

Most processors do not return all the fields in this example.

```

<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.23">
  <c:merchantReferenceCode>482046C3A7E94F5</c:merchantReferenceCode>
  <c:requestID>0305782650000167905080</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:purchaseTotals>
    <c:currency>USD</c:currency>
  </c:purchaseTotals>
  <c:ccAuthReply>
    <c:reasonCode>100</c:reasonCode>
    <c:amount>49.95</c:amount>
    <c:authorizationCode>123456</c:authorizationCode>
    <c:avsCode>Y</c:avsCode>
    <c:avsCodeRaw>YYY</c:avsCodeRaw>
  </c:ccAuthReply>
</c:replyMessage>

```

```
<c:processorResponse>A</c:processorResponse>
<c:reconciliationID>ABCDE12345FGHIJ67890</c:reconciliationID>
<c:paymentNetworkTransactionID>3312345</c:paymentNetworkTransactionID>
<c:cardCategory>F^</c:cardCategory>
<c:cardGroup>0</c:cardGroup>
</c:ccAuthReply>
</c:replyMessage>
```

Captures

Captures are supported for all processors and acquirers.

Overview

When you are ready to fulfill a customer's order and transfer funds from the customer's bank to your bank, capture the authorization for that order.

When fulfilling only part of a customer's order, do not capture the full amount of the authorization. Capture only the cost of the items that you ship. When you ship the remaining items, request a new authorization, and then capture the new authorization.

A capture is a follow-on transaction that uses the request ID returned from an authorization. The main purpose of a follow-on transaction is to link two transactions. The request ID links the follow-on transaction to the original transaction. The authorization request ID is used to look up the customer's billing and account information in the Cybersource database, so you are not required to include those fields in the capture request. The original transaction and follow-on transaction are linked in the database and in the Business Center.

Related information

[API Field Reference](#)

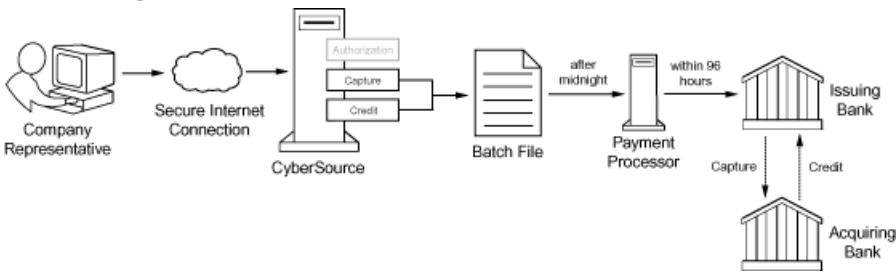
[Required Features for Credit Card Processing \(on page 49\)](#)

Workflow

Unlike authorizations, a capture does not happen in real time. All of the capture requests for a day are placed in a batch file and sent to the processor. In most cases, the batch is settled at night. It usually takes two to four days for your acquiring bank to deposit funds into your merchant bank account.

The following figure shows the steps that occur when you request a capture.

Processing a Capture



1. You send a request for capture over a secure Internet connection.
2. Cybersource validates the order information then stores the capture request in a batch file.
3. After midnight, Cybersource sends the batch file to your payment processor.
4. The processor settles the capture request by transferring funds from the customer's bank account to your bank account.

The processor does not notify Cybersource when a transaction is declined. To ensure that all captures are processed, reconcile your system's reports with the reports from your processor.

Due to the potential delay between authorization and capture, the authorization might expire with the issuing bank before you request capture. Most authorizations expire within five to seven days. If an authorization expires with the issuing bank before you request the capture, your bank or processor might require you to resubmit an authorization request and include a request for capture in the same message.

Cybersource is not informed by the issuing bank when an authorization expires. By default, the authorization remains in the Cybersource database for 60 days after the authorization date, even after it expires with the issuing bank.

Required Fields for a Capture

The following fields are required in a request for a capture:

ccCaptureService_authRequestID

Set this field to the request ID that was included in the authorization response message. Optional when the authorization and capture requests are bundled.

ccCaptureService_run

Set this field to `true`.

item_#_productName

Required when the product code is not `default` or one of the values for shipping or handling. Otherwise, this field is optional.

item_#_productSKU

Required when the product code is not `default` or one of the values for shipping or handling. Otherwise, this field is optional.

item_#_quantity

Required when the product code is not `default` or one of the values for shipping or handling. Otherwise, this field is optional.

merchantID

merchantReferenceCode

purchaseTotals_currency

purchaseTotals_grandTotalAmount

Either **purchaseTotals_grandTotalAmount** or **item_#_unitPrice** must be included in the request.

shipTo_country

Required when any shipping address information is included in the request. Otherwise, this field is optional.

shipTo_postalCode

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

Capturing an Authorization

Do not include any of these services in the request:

- Credit
- Risk update
- Services for other payment methods
- Advanced Fraud Screen

To capture an authorization:

1. Request the service. Set the **ccCaptureService_run** field to `true`, and send the request to one of these endpoints:
 - Internet endpoint: <https://ics2ws.ic3.com/commerce/1.x/transactionProcessor>
 - Akamai endpoint: <https://ics2wsa.ic3.com/commerce/1.x/transactionProcessor>
2. Include the required fields in the request.
3. Include optional fields in the request as needed.

4. Check the response message to make sure that the request was successful. A value of `ACCEPT` for the `decision` field indicates success. For information about reason codes, see [Reason Codes for the Simple Order API](#).

Example: Capture (NVP)

Request

```
ccCaptureService_authRequestID=0305782650000167905080
merchantID=Napa Valley Vacations
merchantReferenceCode=482046C3A7E94F5BD1FE3C66C
ccCaptureService_run=true
item_0_unitPrice=49.95
purchaseTotals_currency=USD
```

Response

```
requestID=1019827520348290570293
merchantReferenceCode=482046C3A7E94F5BD1FE3C66C
decision=ACCEPT
reasonCode=100
ccCaptureReply_amount=49.95
purchaseTotals_currency=USD
ccCaptureReply_reasonCode=100
ccCaptureReply_reconciliationID=1094820975023470
```

Example: Capture (XML)

Request

```
<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.37">
  <merchantID>Napa Valley Vacations</merchantID>
  <merchantReferenceCode>482046C3A7E94F5BD1FE3C66C</merchantReferenceCode>
  <item id="0">
    <unitPrice>49.95</unitPrice>
    <quantity>1</quantity>
  </item>
  <purchaseTotals>
    <currency>USD</currency>
  </purchaseTotals>
  <ccCaptureService run="true">
    <authRequestID>0305782650000167905080</authRequestID>
```

```
</ccCaptureService>  
</requestMessage>
```

Response

```
<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.37">  
  <c:merchantReferenceCode>482046C3A7E94F5BD1FE3C66C</c:merchantReferenceCode>  
  <c:requestID>1019827520348290570293</c:requestID>  
  <c:decision>ACCEPT</c:decision>  
  <c:reasonCode>100</c:reasonCode>  
  <c:purchaseTotals>  
    <c:currency>USD</c:currency>  
  </c:purchaseTotals>  
  <c:ccCaptureReply>  
    <c:reasonCode>100</c:reasonCode>  
    <c:amount>49.95</c:amount>  
    <c:reconciliationID>1094820975023470</c:reconciliationID>  
  </c:ccCaptureReply>  
</c:replyMessage>
```

Sales

Sales are supported for all processors and acquirers.

Overview

A *sale* is a bundled authorization and capture. Some processors and acquirers require a sale transaction instead of separate authorization and capture requests. For other processors and acquirers, you can request a sale instead of a separate authorization and capture when you ship a customer's goods immediately after taking the order. A sale is typically used for electronic goods and for services that you can turn on immediately.

Related information

[API Field Reference](#)

[Banks and Associations \(on page 11\)](#)

[Relaxed Requirements for Address Data and Expiration Date](#)

[Required Features for Credit Card Processing \(on page 49\)](#)

Dual-Message Processing

Dual-message processing is supported for all processors and acquirers.

To perform a sale, request the authorization and capture services at the same time. When the authorization is successful, the capture is processed immediately and the response message includes results for the authorization and for the capture. When the authorization is declined, the capture is not processed and the response message includes results only for the authorization.

For debit cards and prepaid cards, the issuing bank can approve a partial amount when the balance on the card is less than the requested authorization amount and when the transaction is enabled for partial authorization. When this happens, the capture is not processed. However, you can submit a capture request for the approved amount. For a limited number of processors and card types, partial authorizations are supported for credit cards in addition to debit cards and prepaid cards.

Required Fields for a Sale

The following fields are required in a request for a sale:

billTo_city

Required except when your account is configured for relaxed requirements for address data and expiration date. **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

billTo_country

Required except when your account is configured for relaxed requirements for address data and expiration date. **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

billTo_email

Required except when your account is configured for relaxed requirements for address data and expiration date. **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

billTo_firstName

Required except when your account is configured for relaxed requirements for address data and expiration date. **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

billTo_lastName

Required except when your account is configured for relaxed requirements for address data and expiration date. **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

billTo_postalCode

Required when the billing country is the U.S. or Canada except when your account is configured for relaxed requirements for address data and expiration date. **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

billTo_state

Required when the billing country is the U.S. or Canada except when your account is configured for relaxed requirements for address data and expiration date. **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

billTo_street1

Required except when your account is configured for relaxed requirements for address data and expiration date. **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

card_accountNumber

card_cardType

Required on Visa Platform Connect for all card types. On other processors, required for certain card types. It is strongly recommended that you send the card type even if it is optional for your processor. Omitting the card type can cause the transaction to be processed with the wrong card type.

card_expirationMonth

Required except when your account is configured for relaxed requirements for address data and expiration date. **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

card_expirationYear

Required except when your account is configured for relaxed requirements for address data and expiration date. **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

ccAuthService_commerceIndicator

Required for requests that include payer authentication data. Otherwise, it is optional.

ccAuthService_run

Set this field to `true`.

ccCaptureService_run

Set this field to `true`.

item_#_productName

Required when the product code is not `default` or one of the values for shipping or handling. Otherwise, this field is optional.

item_#_productSKU

Required when the product code is not `default` or one of the values for shipping or handling. Otherwise, this field is optional.

item_#_quantity

Required when the product code is not `default` or one of the values for shipping or handling. Otherwise, this field is optional.

merchantID

merchantReferenceCode

purchaseTotals_currency

purchaseTotals_grandTotalAmount

Either **purchaseTotals_grandTotalAmount** or **item_#_unitPrice** must be included in the request.

shipTo_city

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

shipTo_country

Required when any shipping address information is included in the request. Otherwise, this field is optional.

shipTo_postalCode

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

shipTo_state

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

shipTo_street1

Required when any shipping address information is included in the request. Otherwise, this field is optional.

Performing a Sale

Do not include any of these services in the request:

- Credit
- Risk update
- Services for other payment methods
- Advanced Fraud Screen

To perform a sale:

1. Request the service. Set the **ccAuthService_run** field to `true` and the **ccCaptureService_run** field to `true`, and send the request to one of these endpoints:

- Internet endpoint: <https://ics2ws.ic3.com/commerce/1.x/transactionProcessor>
 - Akamai endpoint: <https://ics2wsa.ic3.com/commerce/1.x/transactionProcessor>
2. Include the required fields in the request.
 3. Include optional fields in the request as needed.
 4. Check the response message to make sure that the request was successful. A value of **ACCEPT** for the **decision** field indicates success. For information about reason codes, see [Reason Codes for the Simple Order API](#).

Example: Sale (NVP)

Request

```
ccAuthService_run=true
ccCaptureService_run=true
merchantID=Napa Valley Vacations
merchantReferenceCode=482046C3A7E94F5
billTo_firstName=John
billTo_lastName=Doe
billTo_street1=1295 Charleston Rd.
billTo_city=Mountain View
billTo_state=CA
billTo_postalCode=94043
billTo_country=US
billTo_phoneNumber=650-965-6000
billTo_email=jdoe@example.com
item_0_unitPrice=49.95
item_0_quantity=1
purchaseTotals_currency=USD
card_expirationMonth=12
card_expirationYear=2015
card_accountNumber=4111111111111111
card_cvNumber=999 <!-- Required only for Visa Platform Connect. -->
card_cardType=001
```

Response

Most processors do not return all the fields in this example.

```
requestID=0305782650000167905080
decision=ACCEPT
reasonCode=100
```

```
merchantReferenceCode=482046C3A7E94F5
purchaseTotals_currency=USD
ccAuthReply_reconciliationID=ABCDE12345FGHIJ67890
ccAuthReply_cardCategory=F^
ccAuthReply_cardGroup=0
ccAuthReply_reasonCode=100
ccAuthReply_amount=49.95
ccAuthReply_accountBalance=50.05
ccAuthReply_authorizationCode=123456
ccAuthReply_avsCode=Y
ccAuthReply_avsCodeRaw=YYY
ccAuthReply_processorResponse=A
ccAuthReply_paymentNetworkTransactionID=3312345
ccCaptureReply_amount=49.95
ccCaptureReply_reasonCode=100
ccCaptureReply_reconciliationID=1094820975023470
```

Example: Sale (XML)

Request

```
<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.23">
  <merchantID>Napa Valley Vacations</merchantID>
  <merchantReferenceCode>482046C3A7E94F5</merchantReferenceCode>
  <billTo>
    <firstName>John</firstName>
    <lastName>Doe</lastName>
    <street1>1295 Charleston Rd.</street1>
    <city>Mountain View</city>
    <state>CA</state>
    <postalCode>94043</postalCode>
    <country>US</country>
    <phoneNumber>650-965-6000</phoneNumber>
    <email>jdoe@example.com</email>
  </billTo>
  <item id="0">
    <unitPrice>49.95</unitPrice>
    <quantity>1</quantity>
  </item>
  <purchaseTotals>
    <currency>USD</currency>
  </purchaseTotals>
  <card>
    <accountNumber>4111111111111111</accountNumber>
    <expirationMonth>12</expirationMonth>
    <expirationYear>2015</expirationYear>
```

```
<card_cvNumber>999</card_cvNumber> <!-- Required only for Visa Platform Connect. -->
<cardType>001</cardType>
</card>
<ccAuthService run="true"/>
<ccCaptureService run="true"/>
</requestMessage>
```

Response

Most processors do not return all the fields in this example.

```
<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.23">
  <c:merchantReferenceCode>482046C3A7E94F5</c:merchantReferenceCode>
  <c:requestID>0305782650000167905080</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:purchaseTotals>
    <c:currency>USD</c:currency>
  </c:purchaseTotals>
  <c:ccAuthReply>
    <c:reasonCode>100</c:reasonCode>
    <c:amount>49.95</c:amount>
    <c:authorizationCode>123456</c:authorizationCode>
    <c:avsCode>Y</c:avsCode>
    <c:avsCodeRaw>YYY</c:avsCodeRaw>
    <c:processorResponse>A</c:processorResponse>
    <c:reconciliationID>ABCDE12345FGHIJ67890</c:reconciliationID>
    <c:accountBalance>50.05</c:accountBalance>
    <c:paymentNetworkTransactionID>3312345</c:paymentNetworkTransactionID>
    <c:cardCategory>F^</c:cardCategory>
    <c:cardGroup>0</c:cardGroup>
  </c:ccAuthReply>
  <c:ccCaptureReply>
    <c:reasonCode>100</c:reasonCode>
    <c:amount>49.95</c:amount>
    <c:reconciliationID>1094820975023470</c:reconciliationID>
  </c:ccCaptureReply>
</c:replyMessage>
```

Follow-on Credits

Follow-on credits are supported for all processors.

Overview

When a request for a credit is successful, the issuing bank for the payment card takes money out of your merchant bank account and returns it to the customer. It usually takes two to four days for your acquiring bank to transfer funds from your merchant bank account.

Carefully control access to the credit service. Do not request this service directly from your customer interface. Instead, incorporate this service as part of your customer service process.

Warning: Follow the preceding guidelines to prevent unauthorized credits.

A *follow-on credit* uses the request ID returned from a capture to link the credit to the capture in the Cybersource database. The capture request ID is used to look up the customer's billing and account information in the database, so you are not required to include those fields in the credit request. However, when you combine a request for a follow-on credit with a request for another service, such as the tax calculation service, you must provide the customer's billing and account information. The capture and follow-on credit are linked in the database and in the Business Center.

Unless otherwise specified, you must request a follow-on credit within 60 days of the authorization.

You can request multiple follow-on credits against a single capture. To perform multiple partial follow-on credits, use the same capture request ID in each follow-on credit request.

Related information

[API Field Reference](#)

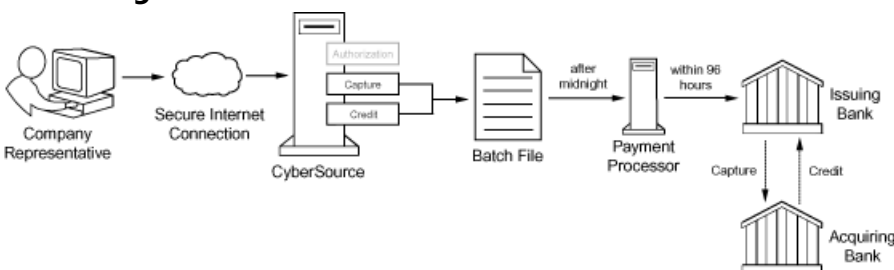
[Required Features for Credit Card Processing \(on page 49\)](#)

Workflow

A credit does not happen in real time. All of the credit requests for a day are placed in a batch file and sent to the processor. In most cases, the batch is settled at night.

The following figure shows the steps that occur when you request a credit.

Processing a Credit



1. You send a request for credit over a secure Internet connection.
2. Cybersource validates the order information then stores the credit request in a batch file.
3. After midnight, Cybersource sends the batch file to your payment processor.
4. The processor settles the credit request by transferring funds from your bank account to the customer's bank account.

The processor does not notify Cybersource when a transaction is declined. To ensure that all credits are processed, reconcile your system's reports with the reports from your processor.

Required Fields for a Follow-on Credit

The following fields are required in a request for a follow-on credit:

card_cardType

Required on Visa Platform Connect for all card types. On other processors, required for certain card types. It is strongly recommended that you send the card type even if it is optional for your processor. Omitting the card type can cause the transaction to be processed with the wrong card type.

ccCreditService_captureRequestID

Set to the request ID that was included in the capture response message.

ccCreditService_run

Set this field to `true`.

merchantID

merchantReferenceCode

purchaseTotals_currency

purchaseTotals_grandTotalAmount

Either **purchaseTotals_grandTotalAmount** or **item_#_unitPrice** must be included in the request.

shipTo_country

Required when any shipping address information is included in the request. Otherwise, this field is optional.

shipTo_postalCode

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

Crediting a Payment with a Follow-on Credit

Do not include any of these services in the request:

- Any other credit card services
- Risk update
- Services for other payment methods

To credit a payment:

1. Request the service. Set the **ccCreditService_run** field to `true`, and send the request to one of these endpoints:
 - Internet endpoint: `https://ics2ws.ic3.com/commerce/1.x/transactionProcessor`
 - Akamai endpoint: `https://ics2wsa.ic3.com/commerce/1.x/transactionProcessor`
2. Include the required fields in the request.
3. Include optional fields in the request as needed.
4. Check the response message to make sure that the request was successful. A value of `ACCEPT` for the **decision** field indicates success. For information about reason codes, see [Reason Codes for the Simple Order API](#).

Example: Follow-on Credit (NVP)

Request

```
merchantID=Napa Valley Vacations
merchantReferenceCode=482046C3A7E94F5BD1FE3C66C
purchaseTotals_grandTotalAmount=1694.00
purchaseTotals_currency=EUR
ccCreditService_run=true
ccCreditService_captureRequestID=1019827520348290570293
```

Response

```
merchantReferenceCode=482046C3A7E94F5BD1FE3C66C
requestID=1019827520348290570293
decision=ACCEPT
reasonCode=100
purchaseTotals_currency=EUR
```

```
ccCreditReply_reasonCode=100
ccCreditReply_amount=1694.00
ccCreditReply_reconciliationID=C3A7E94F5BD1FE3C64820466C
```

Example: Follow-on Credit (XML)

Request

```
<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.86">
  <merchantID>Napa Valley Vacations</merchantID>
  <merchantReferenceCode>482046C3A7E94F5BDC66C</merchantReferenceCode>
  <purchaseTotals>
    <currency>EUR</currency>
    <grandTotalAmount>1694.00</grandTotalAmount>
  </purchaseTotals>
  <ccCreditService run="true">
    <captureRequestID>1019827520348290570293</captureRequestID>
  </ccCreditService>
</requestMessage>
```

Response

```
<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.86">
  <c:merchantReferenceCode>482046C3A75BD1FE3C66C</c:merchantReferenceCode>
  <c:requestID>9057101982752034820293</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:purchaseTotals>
    <c:currency>EUR</c:currency>
  </c:purchaseTotals>
  <c:ccCreditReply>
    <c:reasonCode>100</c:reasonCode>
    <c:amount>1694.00</c:amount>
    <c:reconciliationID>C3A7E94F5BD1FE3C64820466C</c:reconciliationID>
  </c:ccCreditReply>
</c:replyMessage>
```

Stand-Alone Credits

This section describes stand-alone credits.

Overview

A *stand-alone credit* is a credit that is not linked to a capture. There is no time limit for requesting a stand-alone credit.

When a request for a credit is successful, the issuing bank for the payment card takes money out of your merchant bank account and returns it to the customer. It usually takes two to four days for your acquiring bank to transfer funds from your merchant bank account.

Carefully control access to the credit service. Do not request this service directly from your customer interface. Instead, incorporate this service as part of your customer service process.

 **Warning:** Follow the preceding guidelines to prevent unauthorized credits.

Related information

[API Field Reference](#)

[Relaxed Requirements for Address Data and Expiration Date](#)

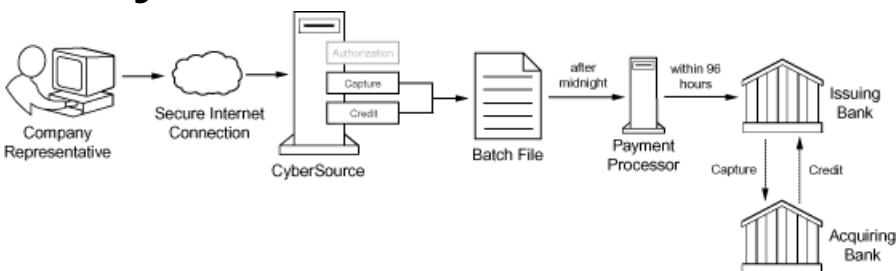
[Required Features for Credit Card Processing \(on page 49\)](#)

Workflow

A credit does not happen in real time. All of the credit requests for a day are placed in a batch file and sent to the processor. In most cases, the batch is settled at night.

The following figure shows the steps that occur when you request a credit.

Processing a Credit



1. You send a request for credit over a secure Internet connection.
2. Cybersource validates the order information then stores the credit request in a batch file.
3. After midnight, Cybersource sends the batch file to your payment processor.
4. The processor settles the credit request by transferring funds from your bank account to the customer's bank account.

The processor does not notify Cybersource when a transaction is declined. To ensure that all credits are processed, reconcile your system's reports with the reports from your processor.

Required Fields for a Stand-alone Credit

The following fields are required in a request for a stand-alone credit:

billTo_city

Required except when your account is configured for relaxed requirements for address data and expiration date. **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

billTo_country

Required except when your account is configured for relaxed requirements for address data and expiration date. **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

billTo_email

Required except when your account is configured for relaxed requirements for address data and expiration date. **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

billTo_firstName

Required except when your account is configured for relaxed requirements for address data and expiration date. **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

billTo_lastName

Required except when your account is configured for relaxed requirements for address data and expiration date. **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

billTo_postalCode

Required when the billing country is the U.S. or Canada except when your account is configured for relaxed requirements for address data and expiration date. **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

billTo_state

Required when the billing country is the U.S. or Canada except when your account is configured for relaxed requirements for address data and expiration date. **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

billTo_street1

Required except when your account is configured for relaxed requirements for address data and expiration date. **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

card_accountNumber

card_cardType

Required on Visa Platform Connect for all card types. On other processors, required for certain card types. It is strongly recommended that you send the card type even if it is optional for your processor. Omitting the card type can cause the transaction to be processed with the wrong card type.

card_expirationMonth

Required except when your account is configured for relaxed requirements for address data and expiration date. **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

card_expirationYear

Required except when your account is configured for relaxed requirements for address data and expiration date. **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

ccCreditService_run

Set this field to `true`.

merchantID

merchantReferenceCode

purchaseTotals_currency

purchaseTotals_grandTotalAmount

Either **purchaseTotals_grandTotalAmount** or **item_#_unitPrice** must be included in the request.

shipTo_country

Required when any shipping address information is included in the request. Otherwise, this field is optional.

shipTo_postalCode

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

Crediting a Payment with a Stand-Alone Credit

Do not include any of these services in the request:

- Any other credit card services
- Risk update
- Services for other payment methods

To credit a payment:

1. Request the service. Set the **ccCreditService_run** field to `true`, and send the request to one of these endpoints:
 - Internet endpoint: `https://ics2ws.ic3.com/commerce/1.x/transactionProcessor`
 - Akamai endpoint: `https://ics2wsa.ic3.com/commerce/1.x/transactionProcessor`
2. Include the required fields in the request.
3. Include optional fields in the request as needed.
4. Check the response message to make sure that the request was successful. A value of `ACCEPT` for the **decision** field indicates success. For information about reason codes, see [Reason Codes for the Simple Order API](#).

Example: Stand-alone Credit (NVP)

Request

```
merchantID=Napa Valley Vacations
merchantReferenceCode=482046C3A7E94F5BD1FE3C66C
billTo_firstName=John
billTo_lastName=Doe
billTo_street1=1295 Charleston Rd.
billTo_city=Mountain View
billTo_state=CA
billTo_postalCode=94043
billTo_country=US
billTo_email=jdoe@example.com
card_expirationMonth=12
card_expirationYear=2015
card_accountNumber=4111111111111111
card_cardType=001
purchaseTotals_currency=USD
purchaseTotals_grandTotalAmount=1694.00
ccCreditService_run=true
```

Response

```
merchantReferenceCode=482046C3A7E94F5BD1FE3C66C
requestID=1019827520348290570293
decision=ACCEPT
reasonCode=100
purchaseTotals_currency=USD
```



```
ccCreditReply_reasonCode=100
ccCreditReply_amount=1694.00
ccCreditReply_reconciliationID=C3A7E94F5BD1FE3C64820466C
```

Example: Stand-alone Credit (XML)

Request

```
<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.86">
  <merchantID>Napa Valley Vacations</merchantID>
  <merchantReferenceCode>482046C3A7E94F5BDC66C</merchantReferenceCode>
  <billTo>
    <firstName>John</firstName>
    <lastName>Doe</lastName>
    <street1>1295 Charleston Rd.</street1>
    <city>Mountain View</city>
    <state>CA</state>
    <postalCode>94043</postalCode>
    <country>US</country>
    <email>jdoe@example.com</email>
  </billTo>
  <purchaseTotals>
    <currency>USD</currency>
    <grandTotalAmount>1694.00</grandTotalAmount>
  </purchaseTotals>
  <card>
    <accountNumber>4111111111111111</accountNumber>
    <expirationMonth>12</expirationMonth>
    <expirationYear>2015</expirationYear>
    <cardType>001</cardType>
  </card>
  <ccCreditService run="true"/>
</requestMessage>
```

Response

```
<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.86">
  <c:merchantReferenceCode>482046C3A7E94F5BDC66C</c:merchantReferenceCode>
  <c:requestID>9057101982752034820293</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:purchaseTotals>
    <c:currency>USD</c:currency>
  </c:purchaseTotals>
```

```
<c:ccCreditReply>
  <c:reasonCode>100</c:reasonCode>
  <c:amount>1694.00</c:amount>
  <c:reconciliationID>C3A7E94F5BD1FE3C64820466C</c:reconciliationID>
</c:ccCreditReply>
</c:replyMessage>
```

Voids

This section describes voids.

Overview

A void cancels a capture or credit request that you submitted. A transaction can be voided only when the capture or credit request has not already been submitted to your processor. Capture and credit requests are usually submitted to your processor once a day, so your window for successfully voiding a capture or credit request is small. A void request is declined when the capture or credit request has already been sent to the processor.

A void is a follow-on transaction that uses the request ID returned from a capture or credit. The main purpose of a follow-on transaction is to link two transactions. The request ID links the follow-on transaction to the original transaction. The capture or credit request ID is used to look up the customer's billing and account information in the Cybersource database, so you are not required to include those fields in the void request. The original transaction and follow-on transaction are linked in the database and in the Business Center.

You cannot perform a follow-on credit for a capture that has been voided.

You cannot undo a void.

When you void a capture, a hold remains on the unused credit card funds. If you are not going to re-capture the authorization and if your processor supports authorization reversal after void, it is recommended that you request an authorization reversal to release the hold on the unused credit card funds.

Related information

[API Field Reference](#)

[Required Features for Credit Card Processing \(on page 49\)](#)

Required Fields for a Void

The following fields are required in a request for a void:

merchantID

merchantReferenceCode

voidService_voidRequestID

Set this field to the request ID that was included in the capture or credit response message.

voidService_run

Set this field to [true](#).

Voiding a Capture or Credit

Do not include any other services in the request.

To void a capture or credit:

1. Request the service. Set the **voidService_run** field to [true](#), and send the request to one of these endpoints:
 - Internet endpoint: <https://ics2ws.ic3.com/commerce/1.x/transactionProcessor>
 - Akamai endpoint: <https://ics2wsa.ic3.com/commerce/1.x/transactionProcessor>
2. Include the required fields in the request.
3. Include optional fields in the request as needed.
4. Check the response message to make sure that the request was successful. A value of [ACCEPT](#) for the **decision** field indicates success. For information about reason codes, see [Reason Codes for the Simple Order API](#).

Example: Void (NVP)

Request

```
merchantID=Napa Valley Vacations
merchantReferenceCode=482046C3A7E94F5
voidService_run
voidService_voidRequestID
```

Response

Most processors do not return all the fields in this example.

```
requestID=0305782650000167905080
decision=ACCEPT
reasonCode=100
merchantReferenceCode=482046C3A7E94F5
purchaseTotals_currency=USD
ccAuthReply_reconciliationID=ABCDE12345FGHIJ67890
ccAuthReply_cardCategory=F^
ccAuthReply_cardGroup=0
ccAuthReply_reasonCode=100
ccAuthReply_amount=49.95
ccAuthReply_accountBalance=50.05
ccAuthReply_authorizationCode=123456
ccAuthReply_avsCode=Y
ccAuthReply_avsCodeRaw=YYY
ccAuthReply_processorResponse=A
ccAuthReply_paymentNetworkTransactionID=3312345
```

Example: Void (XML)

Request

```
<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.23">
  <merchantID>Napa Valley Vacations</merchantID>
  <merchantReferenceCode>482046C3A7E94F5</merchantReferenceCode>
  <voidService_run="true"/>

  </voidService>
</requestMessage>
```

Response

Most processors do not return all the fields in this example.

```
<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.23">
  <c:merchantReferenceCode>482046C3A7E94F5</c:merchantReferenceCode>
  <c:requestID>0305782650000167905080</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:purchaseTotals>
    <c:currency>USD</c:currency>
```

```
</c:purchaseTotals>
<c:ccAuthReply>
  <c:reasonCode>100</c:reasonCode>
  <c:amount>49.95</c:amount>
  <c:authorizationCode>123456</c:authorizationCode>
  <c:avsCode>Y</c:avsCode>
  <c:avsCodeRaw>YYY</c:avsCodeRaw>
  <c:processorResponse>A</c:processorResponse>
  <c:reconciliationID>ABCDE12345FGHIJ67890</c:reconciliationID>
  <c:accountBalance>50.05</c:accountBalance>
  <c:paymentNetworkTransactionID>3312345</c:paymentNetworkTransactionID>
  <c:cardCategory>F^</c:cardCategory>
  <c:cardGroup>0</c:cardGroup>
</c:ccAuthReply>
</c:replyMessage>
```

Testing the Credit Card Services

To ensure that requests are processed correctly, you must test the basic success and error conditions for each service you plan to use.

Requirements for Testing Credit Card Services

! Important: Before you can test, you must contact customer support to activate the credit card services and configure your account for testing. You must also contact your processor to set up your processor account.

- Use your regular merchant ID when you test your system.
- Use a real combination for the city, state, and postal code.
- Use a real combination for the area code and telephone number.
- Use a nonexistent account and domain name for the customer's email address.
- URL for the Simple Order API test server: <https://ics2wstesta.ic3.com/commerce/1.x/transactionProcessor>

Testing the Credit Card Services

Use the payment card numbers in the following list to test the authorization, capture, and credit services. Remove the spaces from the test card numbers when sending them to the test system. Do not use real payment card numbers. To test card types that are not included in the list, use an account number that is in the card's bin range. For best results, try each test with a different service request and with different test payment card numbers.

Payment Card Numbers for Testing

Payment Card Type	Test Card Number
American Express	3782 8224 6310 005
JCB	3566 1111 1111 1113
Maestro (International)	5033 9619 8909 17

Payment Card Numbers for Testing (continued)

Payment Card Type	Test Card Number
	5868 2416 0825 5333 38
Maestro (UK Domestic)	6759 4111 0000 0008
The issue number is not required for Maestro (UK Domestic) transactions	6759 5600 4500 5727 054 5641 8211 1116 6669
Mastercard	2222 4200 0000 1113 2222 6300 0000 1125 5555 5555 5555 4444
UATP	1354 1234 5678 911
Visa	4111 1111 1111 1111

Using Amounts to Simulate Errors

You can simulate error messages by requesting authorization, capture, or credit services with specific amounts that trigger the error messages. These triggers work only on the test server, not on the production server.

Each payment processor uses its own error messages. See https://developer.cybersource.com/api/developer-guides/dita-cybs-so-test-data/so_overview.html.

Required Features for Credit Card Processing

This section provides detailed information about the features that are required for credit card processing:

Debit and Prepaid Card Features

Debit cards and prepaid cards can be processed using the credit card services. You can use PIN debit services to process debit cards if your processor supports PIN debit transactions.

When you use the Simple Order API in XML format, you must use version 1.52 or later of the XML schema to implement partial authorizations or balance responses.

Real-Time Reversals

There are two kinds of real-time reversals:

- A *full authorization reversal* is a service that you can request.

If you do not capture a partial authorization and if full authorization reversals are supported for your processor and card type, you must request a full authorization reversal to release the hold that the authorization placed on the customer's funds. The amount of the reversal must be the amount that was authorized, not the amount that was requested.

- An *automatic partial authorization reversal* is performed automatically under certain conditions.

When you capture a partial authorization for an amount that is less than the approved amount, Cybersource automatically performs a partial authorization reversal if it is supported for your processor and card type. Cybersource performs the automatic partial authorization reversal before sending the capture request to the processor.

Some processors perform an automatic partial authorization reversal when an interchange benefit is available. These processors do not allow Cybersource to perform this functionality.

Related information

Authorization Reversals

Features for Maestro (UK Domestic) Cards

Maestro (UK Domestic) cards are debit cards that originate in the United Kingdom. These cards can have the following features:

- **Issue number:** A Maestro (UK Domestic) card might have an issue number embossed on it. The issue number can consist of one or two digits; the first digit can be a zero. An issue number of **2** is different from **02**. The issue number is not required for Maestro (UK Domestic) transactions.
- **Start date:** A Maestro (UK Domestic) card might have a start date embossed on it. The start date consists of a month and year. The start date is not required for Maestro (UK Domestic) transactions.

Optional Features

For information about the optional features that are available for credit card processing, refer to *Credit Card Services Optional Features (Simple Order API)*.