

Electronic Check Services

SCMP API

Developer Guide

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Recent Revisions to This Document

23.02

All Processors

Updated the descriptions for the SEC codes CCD and PPD . See [SEC Codes \(on page 73\)](#).

23.01

All Processors

Updated the [ecp_sec_code \(on page 56\)](#) field description.

22.04

All Processors

Clarified the instructions for legal compliance text. See [Legal Compliance Text \(on page 11\)](#).

22.03

Wells Fargo ACH

Added information about [Wells Fargo ACH Micro-Transactions \(on page 25\)](#).

Updated request field **merchant_descriptor_alternate** . See [Request-Level Fields \(on page 47\)](#) .

22.02

All Processors

Added information about batching for **ecp_effective_date** in [Request-Level Fields \(on page 47\)](#).

22.01

Chase Paymentech Solutions

Added support for Canadian dollars and Canadian accounts. Clarified exception cases.

Cybersource ACH Service

Updated descriptions for the merchant descriptor field **merchant_descriptor** for Bank of America ACH and Wells Fargo ACH.

About This Guide

Audience and Purpose

This guide describes tasks you must complete to integrate the electronic check services into your existing order management system.

This guide is written for application developers who want to use the Cybersource SCMP API to integrate electronic check processing into their order management system.

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

This guide describes tasks you must complete to integrate the electronic check services into your existing order management system.

Conventions

These special statements are used in this document:



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

These text conventions are used in this document:

Text Conventions

Convention	Meaning
boldface	Boldface type indicates API field names, API service names, and graphical user interface elements that you must act upon.
<code>monospace</code>	Monospace type indicates URLs, code in examples, or possible values for API fields.

Related Documentation

- *Getting Started with Cybersource Advanced for the SCMP API* describes how to get started using the SCMP API. ([PDF](#) | [HTML](#))
- The *Business Center Reporting User Guide* describes how to download reports ([PDF](#) | [HTML](#)).
- The *Secure Acceptance Checkout API Integration Guide* describes how to create a customized Secure Acceptance checkout. ([PDF](#) | [HTML](#))
- The *Secure Acceptance Hosted Checkout Integration Guide* describes how to create a Secure Acceptance hosted checkout. ([PDF](#) | [HTML](#))

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 Electronic Check Services

Payment Processors

To use the Cybersource Electronic Check Services, you must register with one of these processors:

- Chase Paymentech Solutions
- Cybersource ACH Service
- TeleCheck

Chase Paymentech Solutions

Supports U.S. Dollars (USD) for U.S. bank accounts and Canadian Dollars (CAD) for Canadian bank accounts.

Chase Paymentech Solutions provides you with unique identification numbers for your account. You must provide these identification numbers to your Cybersource Customer Support Representative.

Chase Paymentech Solutions acts as both a processor and a merchant bank, which is a bank that offers accounts for businesses that accept credit card or electronic check payments. If you choose Chase Paymentech Solutions as your processor, you must also open a check-enabled merchant bank account with them. However, you can set up the account to deposit the electronic check funds you receive directly into your primary account at another bank.

Cybersource ACH Service

Supports U.S. Dollars (USD) for U.S. bank accounts.

If the Cybersource ACH Service is your processor, you must have a treasury relationship with one of the following originating depository financial institutions (ODFIs):

- Bank of America
- Wells Fargo

Cybersource ACH Service provides you with unique identification numbers for your account. You must provide these identification numbers to your Cybersource Customer Support representative.

TeleCheck

Supports U.S. Dollars (USD) for U.S. bank accounts.

TeleCheck provides you with unique identification numbers for your account. You must provide these identification numbers to your Cybersource Customer Support representative.

If TeleCheck is your processor, you do not need to open a check-enabled merchant bank account. TeleCheck can deposit funds directly into your existing bank account.

Legal Compliance Text

Internet Check Acceptance Authorization—Full Debit

Process Electronic Checks

1. On your website, add a link to a table of current state returned check fees from your echeck processor. You can display the state fees table in a pop-up window, a full browser window, or directly on the checkout page.
2. Display a terms and conditions statement for electronic checks as part of the checkout process.
3. At the end of the checkout process on your web site, display a consent statement for the check authorization that your customer *must accept* before submitting the order. The authorization consent statement must:
 - Be readily identifiable as an authorization.
 - Clearly and conspicuously state its terms, including the transfer amount and the effective date of the transfer, as specified in the following language examples.
 - Include the routing number and bank account number to be debited, as specified in the following language examples.

EXAMPLE 1: Language for a Payment Authorization for a Debit

Today, being [date], I, [insert consumer's name], by entering my routing and account number above and clicking "Authorize," I authorize my payment in the amount indicated above to be processed as an electronic funds transfer (EFT) or draft drawn from my checking or savings account as indicated above and, if necessary, to have my account electronically credited to correct erroneous debits. I understand that my payment will be processed within 1-2 banking days. If the payment returns unpaid, I authorize you or your service provider to collect the payment and my state's return item fee and, if applicable, costs, by EFT(s) or draft(s) drawn

from my account. Click here to view your state's returned item fee and, if applicable, costs. I understand that this authorization will remain in full force and effect until I notify you that I wish to revoke it by calling [insert phone #] and allow you reasonable opportunity to act on my notice.

PLEASE PRINT A COPY OF THIS PAGE FOR YOUR RECORDS. ALTERNATIVELY, CONTACT US AT [(XXX) XXX-XXXX] TO LEARN HOW YOU CAN OBTAIN A COPY.

Internet Check Acceptance Authorization—Recurring Payments

EXAMPLE 2: Language for a Payment Authorization for Recurring Payments

Today, being [date], by entering my routing and account number above and clicking “Authorize,” I authorize my payments [insert information on payments - amounts, dates, and/or frequency of debits] to be processed as electronic funds transfers (EFT) or drafts drawn from my checking or savings account as indicated above and, if necessary, electronic credits to my account to correct erroneous debits. I understand that my payment will process within 1-2 banking days. If any of my payments return unpaid, I authorize you or your service provider to collect the returned payment and my state's return item fee for each such payment by EFT(s) or draft(s) drawn from my account. Click here to view your state's returned item fee and, if applicable, costs. I understand that this authorization will remain in full force and effect until I notify you that I wish to revoke it by calling [insert phone number] and allowed you reasonable opportunity to act on my notice.

PLEASE PRINT A COPY OF THIS PAGE FOR YOUR RECORDS. ALTERNATIVELY, CONTACT US AT [(XXX) XXX-XXXX] TO LEARN HOW YOU CAN OBTAIN A COPY.

Checks by Phone Authorization—Full Debit

At the end of the checkout process, the consent text must be read to the customer, and you must either audio record the customer's authorization or send a written notification of the authorization and the transaction to the customer prior to settlement of the transaction. The consent text for the customer to accept prior to submitting the payment authorization is as follows:

EXAMPLE 3: Language for a Payment Authorization over the Telephone

Today, [insert today's date], I'd like to confirm that you, [insert first and last name of consumer], are authorizing a one-time payment in the amount of [insert amount] to be processed as an electronic funds transfer or draft drawn from your [specify checking or savings] account identified as routing number [insert routing number] and account number [insert bank account number] and, if necessary, electronic credits to your account to correct erroneous debits.

Your payment will be processed within 1-2 banking days. Do you authorize your account to be debited or credited as described on or after [insert date]? **(If consumer answers “Yes”, continue. If consumer answers “No”, stop the authorization process).**

If your payment returns unpaid, do you authorize [insert company's name] or its service provider to collect the payment and your state's return item fee and, if applicable, any costs in the amount of [insert state returned item fee and applicable costs] by electronic funds transfer(s) or draft(s) drawn from your account? **(If consumer answers “Yes”, continue. If consumer answers “No”, stop the authorization process).**


You may call [insert company's customer service phone number] during [insert company's customer service hours of operation] with any questions.

Do you understand that you will have until the end of this phone call to revoke this authorization by telling me you wish to revoke it? **(If consumer answers “Yes”, continue. If consumer answers “No”, stop the authorization process).**


Based on the terms and conditions we have discussed, and the disclosures made to you, do you agree to and authorize the payment? **(If consumer answers “Yes”, continue. If consumer answers “No”, stop the authorization process).**

Determining Whether a Check Has Cleared

You can use the Processor Events Report to keep track of your electronic check debits and identify problems that occur with funds transfers. The report is available daily and includes information from the past 24 hours that the processor has provided about your transactions, such as the clearing of a check or the denial of a check due to insufficient funds. The following table describes the event types that indicate that a check has probably cleared.

 **Important:** Due to the nature of electronic check processing, Cybersource does not guarantee that a check has truly cleared.

Event Types Related to Determining Whether a Check Has Cleared

Processor	Event Type
Chase Paymentech Solutions	<p>The Processor Events Report does not indicate that a check has cleared; it shows only problems that occur with funds transfers.</p> <div> Important: If you use Chase Paymentech Solutions, you must contact them and request that they send their electronic check declines file to Cybersource. Then contact Cybersource Customer Support with your Chase Paymentech Solutions merchant account (MA) number so that your Cybersource account can be configured appropriately.</div>

Event Types Related to Determining Whether a Check Has Cleared (continued)

Processor	Event Type
Cybersource ACH Service	<p>The event type listed in the Processor Events Report is <i>Payment</i> when the ODFI receives a debit request.</p> <ul style="list-style-type: none">• <i>Bank of America ACH</i>: to see an event type of <i>Completed</i> when the check clears, contact Customer Support to have your account configured. Cybersource does not recommend using this event type because it is not a reliable indication that a check has cleared.• <i>Wells Fargo ACH</i>: after receiving the debit request, the ODFI waits for three days, and if the bank does not inform them of any problems with the funds transfer, they consider the check cleared. The event type listed in the report is <i>Completed</i> when the check clears. Cybersource does not guarantee that the check has truly cleared.
TeleCheck	<p>The event type listed in the Processor Events Report is <i>Payment</i> when a check clears.</p>

Order Tracking

See [Getting Started with Cybersource Advanced for the SCMP API](#) for information about order tracking. This section provides the names of the API fields that are used for order tracking for the electronic check services..

Request IDs

For all Cybersource services, the request ID is returned in the reply messages in the **request_id** field. This table lists the field names for the request IDs in request messages.

Field Names for Request IDs in Request Messages

Service	Request ID Field
Electronic check credit	ecp_debit_request_id
Electronic check debit	ecp_debit_request_id
Void	void_request_id

Transaction Reference Numbers

This table lists the field names for the transaction reference numbers, which are returned in the reply messages.

Field Names for Transaction Reference Numbers

Service	Transaction Reference Number Field Name
Electronic check debit	ecp_debit_ref_no
Electronic check credit	ecp_credit_ref_no

Check Reference Numbers

The information in this section applies to all processors except Bank of America ACH and Wells Fargo ACH. For Bank of America ACH and Wells Fargo ACH, Cybersource generates a unique transaction identifier.

The check reference number is a value you can send in a request to track transactions through to the processor for reconciliation. If you do not include this field in your request, Cybersource generates a unique value for you and returns it in the reply message.

This table lists the field names for the check reference numbers in request and reply messages.

Field Names for Check Reference Numbers

Service	Check Reference Number Field Name in Requests	Check Reference Number Field Name in Replies ¹
Electronic check debit	ecp_ref_no	ecp_debit_ref_no
Electronic check credit	ecp_ref_no	ecp_credit_ref_no
1 —The reply fields for the check reference numbers are the same as the transaction reference number fields.		

Processor Transaction Identifiers

The information in this section applies to all processors except Wells Fargo ACH. For Wells Fargo ACH, Cybersource generates a unique transaction identifier.

The processor transaction identifier is a value assigned by the processor that you can use for reconciliation. This table lists the field names for the processor transaction identifiers, which are returned in the reply messages.

Field Names for Processor Transaction Identifiers

Service	Processor Transaction Identifier Field Name
Electronic check debit ¹	eCP_debit_processor_trans_id
Electronic check credit ²	eCP_credit_processor_trans_id
1—Not supported for Chase Paymentech Solutions.	
2— Not supported for Chase Paymentech Solutions and TeleCheck.	

Electronic Check Processing

Electronic Check Debits

Requesting a Debit

To request an electronic check debit, set the **ics_applications** field to **ics_ecp_debit**. When you request a debit, do not request any of these services at the same time:

- Any credit card services: **ics_auth**, **ics_auth_reversal**, **ics_bill**, **ics_credit**. For information about these services, see [Credit Card Services Using the SCMP API](#).
- Electronic check credit: **ics_ecp_credit**. For information about this service, see ["Electronic Check Credits"](#) (on page 26).
- Any bank transfer services: **ics_bank_transfer**, **ics_bank_transfer_refund**, **ics_bank_transfer_real_time**. For information about these services, see the [Ingenico ePayments Developer Guide](#).
- Any direct debit services: **ics_direct_debit**, **ics_direct_debit_refund**. For information about these services, see the [Ingenico ePayments Developer Guide](#).
- PayPal payment or credit: **ics_paypal_payment**, **ics_paypal_credit**. For information about these services, see the [PayPal Express Checkout Services Using the SCMP API](#).

Handling Customer Account Information

Merchant-Provided Data

Service:

- Debit

Processors:

- Chase Paymentech Solutions
- Cybersource ACH Service
- TeleCheck

Merchant-provided data handling requires you to collect the customer's account information and provide it in your service request. The required fields are:

- **eCP_account_no**
- **eCP_account_type**
- **eCP_rdfi**

You must modify your web site to collect the account information. Retain the account information for future transactions, such as credits.

Customers might not know how to use their printed checks to find the bank routing number and the bank account number. Consider using a graphic like this on your web site:

Check Showing Routing Number and Account Number

The diagram shows a check with the following fields and labels:

- NAME**, **ADDRESS**, **CITY, STATE ZIP** (top left)
- 0123**, **01-2345/6789** (top right)
- DATE** (center)
- PAY TO THE ORDER OF** (left)
- \$** (center)
- BANK NAME**, **ADDRESS**, **CITY, STATE ZIP** (bottom left)
- FOR** (bottom center)
- ROUTING NUMBER** (bottom left, pointing to the first 9 digits: 0123456789)
- ACCOUNT NUMBER** (bottom center, pointing to the next 10 digits: 01234567890123)

These events occur when you request a debit:

1. Your customer places an order.
2. You request an electronic check debit.
3. In your request, you provide the customer's account information.
4. Cybersource sends the customer's account information and other information about the transaction to the check processor.
5. The payment processor validates the information and performs basic fraud screening.

The processor does not contact the customer's bank to verify the existence of the customer's account; it makes sure that only the information provided by the customer is reasonable and that the account is not a known source of fraud.

Depending on which processor you use, if there are problems with the account that prevent the transaction from being completed, the processor might charge you a returned check fee.

6. The payment processor sends a reply to Cybersource indicating whether or not the debit will be processed.
7. Cybersource sends a reply to you.
8. You display an appropriate message to your customer.
9. The processor sends the request for clearing.

Notifications of Change (NOCs)

Services:

- Credit
- Debit

Processors:

- Cybersource ACH Service

A Notification of Change (NOC) is a notice from a customer's bank indicating that an electronic check transaction included incorrect customer or payment information. The customer's bank:

1. Corrects the information.
2. Posts the transaction to the customer's bank account.
3. Notifies you that payment information must be updated.

Each NOC includes a code that specifies what needs to be changed. You are responsible for taking the appropriate action when you receive a NOC.

You must correct all applicable records before submitting additional electronic check transactions for the customer. If you are using the Token Management Service or Recurring Billing, you must update the information in your tokens, subscriptions, or customer profiles.

Cybersource maintains a database of all NOC entries. Repeated attempts to resubmit an uncorrected transaction could result in a fine and possible sanctions from the National Automated Clearing House Association (NACHA).

Get Information About NOCs for Your Transactions

1. Create a PGP key pair as described in [Creating and Using Security Keys](#).
2. Log in to the Business Center and view the NOC Report, which is available under Transaction Reports. You can also talk to your bank about getting a report that includes NOCs. NOC codes are described in [NOC Codes \(on page 76\)](#).

Optional Features for Debits

For information about optional features such as subscriptions and deferred payments, see [Optional Features \(on page 33\)](#).

Debit Request Fields

For detailed descriptions of these fields, see [Request-Level Fields \(on page 47\)](#), and [Offer-Level Fields \(on page 60\)](#).

On TeleCheck, request field values must not contain ampersands (&).

- account_encoder_id
- bill_address1
- bill_address2
- bill_city
- bill_company_tax_id
- bill_country
- bill_state
- bill_zip
- company_name
- currency
- customer_email

- customer_firstname
- customer_ipaddress
- customer_lastname
- customer_phone
- driver_license_no
- driver_license_state
- e_commerce_indicator
- ecp_account_no
- ecp_account_type
- ecp_check_no
- ecp_debit_request_id
- ecp_payment_mode
- ecp_rdfi
- ecp_ref_no
- ecp_sec_code
- ecp_settlement_method
- ecp_verification_level
- grand_total_amount
- ics_applications
- link_to_request
- merchant_descriptor
- merchant_id
- merchant_ref_number
- offerN: amount
- offerN: merchant_product_sku
- offerN: product_code
- offerN: product_name

- offerN: quantity
- offerN: tax_amount
- subscription_id
- timeout

Verification and Validation

! **Important:** Even if an account passes validation and verification tests, the transaction can be rejected at the time of settlement. The bank from which the check is drawn does not participate in the verification or validation process. Therefore, an account can pass the verification and validation tests and the transaction can still be rejected if there are not sufficient funds in the account or if the bank account number is invalid.

This table indicates the types of verification and validation supported for each processor.

Types of Verification and Validation

Payment Processor	Validation	ACH Verification	Guarantees	Chase Paymentech Solutions Verification
Chase Paymentech Solutions	Yes	No	No	Yes
Cybersource ACH Service	No	Yes	No	No
TeleCheck	Yes	No	Yes	No

Validation

Service:

- Debit

Processors:

- Chase Paymentech Solutions
- TeleCheck

For the Cybersource ACH Service, validation is included in the ACH verification functionality, which happens automatically when you call the debit or credit services.

Chase Paymentech Solutions and TeleCheck

For the TeleCheck service, contact Cybersource Customer Support for information about validation.

Validation consists of format tests, bank routing number tests, and a comparison with the check processing partner's internal negative file. Set **ecp_verification_level** to [1](#) to request validation with your debit request.

ACH Verification

Services:

- Credit
- Debit

Processors:

- Cybersource ACH Service

ACH verification is performed automatically for all debit and credit requests for the Cybersource ACH Service processor.

ACH verification validates the format and structure of the customer's bank account number. If the account number needs to be corrected, and if a corrected account number is available, Cybersource returns the corrected account number to you in one of these fields:

- **ecp_debit_corrected_account_number**
- **ecp_credit_corrected_account_number**

ACH verification verifies that the customer's routing number is a valid routing number and valid for electronic transactions. If the routing number needs to be corrected, and if a corrected routing number is available, Cybersource returns the corrected routing number to you in one of these fields:

- **ecp_debit_corrected_routing_number**
- **ecp_credit_corrected_routing_number**

If a corrected account number or corrected routing number is returned to you, you can use the value to update the information in your system. You do not need to update the information for the current transaction because Cybersource already updated the information before sending the transaction request to your bank.

ACH verification returns verification codes to you whether or not the account number or routing number was corrected. These verification codes indicate the results of the ACH verification. One of these verification codes is a mapped value and is returned in one of these fields:

- **ecp_debit_verification_code**
- **ecp_credit_verification_code**

The other verification code is a raw value and is returned in one of these fields:

- **ecp_debit_verification_code_raw**
- **ecp_credit_verification_code_raw**

The verification codes have enumerated values that are described in [Reply Fields \(on page 62\)](#).

Guarantees

Service:

- Debit

Processor:

- TeleCheck

Contact TeleCheck for information about check guarantees.

Chase Paymentech Solutions Verification

Service:

- Debit

Processor:

- Chase Paymentech Solutions



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

Chase Paymentech Solutions verification compares the transaction information with an external negative file to identify accounts that have a history of bad checks or that were closed for cause. Set **ecp_verification_level** to **2** to request Chase Paymentech Solutions verification with your debit request.

Wells Fargo ACH Micro-Transactions

Service:

- Debit

Processors:

- Wells Fargo ACH

A micro-transaction is a debit request for a small amount to verify a customer's account.

Include the a receiver-recognizable company name in the **merchant_descriptor** field, and set the **merchant_descriptor_alternate** field to [ACCTVERIFY](#).

When you send the debit request for the purchase amount, you must also send a credit request for the amount of the micro-transaction.

You must monitor the transaction for returns. You can use a manual or automated process for monitoring returns.

1. Wait for the item to clear.

- 48 hours for corporate bank accounts.
- 72 hours for consumer bank accounts.

2. On day 4 or 5, monitor the Processor Events Detail Report.

- If the transaction was successful, the offsetting transactions will move to completed status
- If the transactions are returned, the validation was not successful. Do not proceed with the actual charge to the account and delete the payment token previously stored.



Important: Do not process a refund, as this will result in a returned item.

An alternative to waiting 48-72 hours for the items to clear is to have the account holder confirm the offsetting credit and debit amounts that were posted to their account; either have the account holder call your company to verify the credit and debit amounts, or you can provide a user interface that allows the account holder to enter the credit and debit amounts.

Electronic Check Credits

Requesting a Credit

To request an electronic check credit, set the **ics_applications** field to `ics_ecp_credit`. When you request a credit, do not request any of these services at the same time:

- Any credit card services: **ics_auth**, **ics_auth_reversal**, **ics_bill**, **ics_credit**. For information about these services, see [Credit Card Services Using the SCMP API](#).
- Electronic check debit: **ics_ecp_debit**. For information about this service, see [Electronic Check Debits \(on page 17\)](#).
- Any bank transfer services: **ics_bank_transfer**, **ics_bank_transfer_refund**, **ics_bank_transfer_real_time**. For information about these services, see the [Ingenico ePayments Developer Guide](#).
- Any direct debit services: **ics_direct_debit**, **ics_direct_debit_refund**. For information about these services, see the [Ingenico ePayments Developer Guide](#).

- PayPal payment or credit: **ics_paypal_payment**, **ics_paypal_credit**. For information about these services, see the [PayPal Express Checkout Services Using the SCMP API](#).
- Advanced Fraud Screen: **ics_score**. For information about this service, see the [Decision Manager Using the SCMP API Developer Guide](#).
- Risk update: **ics_risk_update**. For information about this service, see the [Decision Manager Using the SCMP API Developer Guide](#).

Follow-On Credits and Stand-Alone Credits

There are two kinds of credits:

- Follow-on—all processors support this feature. Send the credit request with the request ID from the debit reply. Cybersource uses this value to retrieve all customer billing and account information that you sent with the debit so that you do not have to send it again with the credit.
- Stand-alone—all processors except TeleCheck support this feature. You need to include all customer billing and account information because Cybersource does not retrieve anything from the database.



Important: Cybersource stores the debit information for 60 days, so you must process follow-on credits within 60 days of the debit request. If the 60 days have passed or if you are not sure if the 60 days have passed, use a stand-alone credit and provide all customer billing and account information.

Deciding Which Kind of Credit to Request

- All processors except TeleCheck: if you are sending the credit request within 60 days of the debit request, send a follow-on credit so that you are not required to provide all customer information. If you are sending the credit request more than 60 days after the debit request, send a stand-alone credit.
- TeleCheck: you must send the credit request within 60 days of the debit request. The credit request must be a follow-on credit, which means you do not must provide all customer information. Cybersource retrieves all required information from the database, including the identifier that the processor uses to link the credit to the debit. By linking the credit to the debit, the processor can prohibit a credit amount that exceeds the debit amount.

Follow-On Credits

A follow-on credit uses the request ID from a previous **ics_ecp_debit** request to link the credit to the debit. Send the request ID value in the **ecp_debit_request_id** field. Cybersource uses this value to look up the customer's billing and account information from the original debit; you are not required to include this field in the **ics_ecp_credit** request.

A follow-on credit must be for a debit request that included a payment; **ecp_payment_mode=0** or **2**. A follow-on credit cannot be for a debit request in which **ecp_payment_mode=1**.



Important: If you combine a request for a follow-on credit with a request for another service, you must provide the customer's billing and account information.

Stand-Alone Credits

A stand-alone credit does not link the credit to a previous debit request. Do not send the **ecp_debit_request_id** field in the credit request; the request must include the fields for the customer's billing and account information.

ACH Verification

Services:

- Credit
- Debit

Processors:

- Cybersource ACH Service

ACH verification is performed automatically for all debit and credit requests for the Cybersource ACH Service processor.

ACH verification validates the format and structure of the customer's bank account number. If the account number needs to be corrected, and if a corrected account number is available, Cybersource returns the corrected account number to you in one of these fields:

- **ecp_debit_corrected_account_number**
- **ecp_credit_corrected_account_number**

ACH verification verifies that the customer's routing number is a valid routing number and valid for electronic transactions. If the routing number must be corrected, and if a corrected routing number is available, Cybersource returns the corrected routing number to you in one of these fields:

- **ecp_debit_corrected_routing_number**
- **ecp_credit_corrected_routing_number**

If a corrected account number or corrected routing number is returned to you, you can use the value to update the information in your system. You do not need to update the information for the current transaction because Cybersource already updated the information before sending the transaction request to your bank.

ACH verification returns verification codes to you whether or not the account number or routing number was corrected. These verification codes indicate the results of the ACH verification. One of these verification codes is a mapped value and is returned in one of these fields:

- **ecp_debit_verification_code**
- **ecp_credit_verification_code**

The other verification code is a raw value and is returned in one of these fields:

- **ecp_debit_verification_code_raw**
- **ecp_credit_verification_code_raw**

The verification codes have enumerated values that are described in [Reply Fields \(on page 62\)](#).

Notifications of Change (NOCs)

Services:

- Credit
- Debit

Processors:

- Cybersource ACH Service

A Notification of Change (NOC) is a notice from a customer's bank indicating that an electronic check transaction included incorrect customer or payment information. The customer's bank:

1. Corrects the information.
2. Posts the transaction to the customer's bank account.
3. Notifies you that payment information must be updated.

Each NOC includes a code that specifies what must be changed. You are responsible for taking the appropriate action when you receive a NOC.

Correct all applicable records before submitting additional electronic check transactions for the customer. If you are using the Token Management Service or Recurring Billing, you must update the information in your tokens, subscriptions, or customer profiles.

Cybersource maintains a database of all NOC entries. Repeated attempts to resubmit an uncorrected transaction could result in a fine and possible sanctions from the National Automated Clearing House Association (NACHA).

Get Information About the NOCs for Your Transactions

1. Create a PGP key pair as described in [Creating and Using Security Keys](#).
2. Log in to the Business Center and view the NOC Report, which is available under Transaction Reports. You can also talk to your bank about getting a report that includes NOCs. NOC codes are described in [NOC Codes \(on page 76\)](#).

Optional Features for Credits

For information about optional features such as merchant descriptors and multiple partial credits, see [Optional Features \(on page 33\)](#).

Credit Request Fields

The fields listed below are used to request an electronic check credit. For detailed descriptions of these fields, see [Request-Level Fields \(on page 47\)](#), and [Offer-Level Fields \(on page 60\)](#).

On TeleCheck, request field values must not contain ampersands (&).

- **account_encoder_id**
- **bill_address1**
- **bill_address2**
- **bill_city**

- **bill_country**
- **bill_state**
- **bill_zip**
- **currency**
- **customer_email**
- **customer_firstname**
- **customer_ipaddress**
- **customer_lastname**
- **customer_phone**
- **date_of_birth**
- **e_commerce_indicator**
- **ecp_account_no**
- **ecp_account_type**
- **ecp_check_no**
- **ecp_debit_request_id**
- **ecp_payment_info**
- **ecp_rdfi**
- **ecp_ref_no**
- **ecp_sec_code**
- **ecp_settlement_method**
- **grand_total_amount**
- **ics_applications**
- **merchant_descriptor**
- **merchant_id**
- **merchant_ref_number**
- **offerN: amount**
- **offerN: merchant_product_sku**

- **offerN: product_code**
- **offerN: product_name**
- **offerN: quantity**
- **offerN: tax_amount**
- **partial_payment_id**
- **subscription_id**
- **timeout**

Voids

A void cancels an electronic check debit or credit request that you have submitted to Cybersource. A transaction can be voided only if Cybersource has not already submitted the debit or credit information to your processor. Cybersource usually submits transaction information to your processor each day, so the period for successfully performing a void is relatively short. Cybersource declines your void request if the debit or credit information was already sent to the processor. You cannot undo a void, and you cannot perform a follow-on credit for a debit that has been voided.

Requesting a Void

To request a void for an electronic check debit or credit, set the **ics_applications** field to **ics_void**. When you request a void, do not request any other services at the same time.

A void is a follow-on transaction that uses the request ID returned from a previous **ics_ecp_debit** or **ics_ecp_credit** request to link the void to the debit or credit. Send the request ID value in the **void_request_id** field. Cybersource uses this value to look up the customer's billing and account information from the original debit or credit, which means that you are not required to include this field in the **ics_void** request.

The fields listed below are used to request a void. For detailed descriptions of these fields, see [Request-Level Fields \(on page 47\)](#), and [Offer-Level Fields \(on page 60\)](#).

- **merchant_id**
- **merchant_ref_number**
- **ics_applications**
- **void_request_id**

Optional Features

Corporate Checks

Set **ecp_account_type** to **x** to indicate that the check is a corporate check.

Service:

- Debit

Processors:

- Chase Paymentech Solutions
- Cybersource ACH Service
- TeleCheck

To process corporate checks with TeleCheck, include one of these fields in your debit request:

- **driver_license_no** and **driver_license_state**
- **bill_company_tax_id**

Deferred and Partial Payments

Services:

- Debit
- Credit

Processors:

- Chase Paymentech Solutions—debit only.
- TeleCheck

Definitions:

- *Deferred payment*—if there is a delay between the time you take the order and the time you ship the product, you must defer your payment request.
- *Partial payment*—if a customer orders multiple products but you ship them separately on different dates, you must perform multiple partial payments as you ship the products.

Chase Paymentech Solutions

Request a Deferred or Partial Payment

1. For the first debit request, set **ecp_payment_mode** to **1** to indicate that the debit uses deferred payment and full payment. If you do not, partial payments will occur later. The default value of **0** indicates a normal debit with immediate payment.
2. When you are ready to process a payment, whether it is for the full amount or a partial amount, send another debit request with **ecp_payment_mode** set to **2** to indicate that you are triggering a payment.
3. Repeat Step 2 for each partial payment for the order.

TeleCheck

Requesting a Deferred or Partial Payment

1. For the first debit request, set the value of the **ecp_payment_mode** field to **1** to indicate that the debit uses deferred payment and full payment. If you do not, partial payments will occur later. The default value of **0** indicates a normal debit with immediate payment. Including the **ecp_ref_no** field in the request is optional.
2. When you are ready to process a payment, whether it is for the full amount or a partial amount, send another debit request and do the following:
 - Set the value of the **ecp_payment_mode** field to **2** to indicate that you are triggering a payment.
 - Set the value of the **ecp_debit_request_id** field to the same value as the **request_id** field that you received from the original debit request in Step 1.
3. Repeat Step 2 for each partial payment for the order.
4. For a credit request, set the value of the **ecp_debit_request_id** field to the value contained in the **request_id** field that you received from the debit request in Step 2. This value is used to complete the follow-on capture of the initial request.

Encoded Account Numbers

Services:

- Debit
- Credit

Processors:

- Chase Paymentech Solutions

Depending on your type of business, you might be eligible to acquire from a bank a list of customers who have accounts with that bank. The list does not include customer account numbers, but 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 data according to the provisions of the Gramm-Leach-Bliley Act.

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

You must contact the processor to obtain information required for their account number encryption program, and you must have a relationship with the bank to acquire its list of customers.

To process an electronic check debit or credit with an encoded account number:

- Set **ecp_account_no** to the encoded account number.
- Set **account_encoder_id** to the value assigned to the bank that supplied the customer information. Contact your processor to obtain the ID for the bank.

Merchant Descriptors

Services:

- Debit
- Credit

Processor:

- Chase Paymentech Solutions
- Cybersource ACH Service

You can provide a merchant descriptor that will be displayed on the customer's bank account statement. The descriptor includes your company's name and a description of the product or service that was purchased.

The merchant descriptor field overrides the corresponding value in your Cybersource account. If you do not include this field in the request, Cybersource uses the company name from your merchant account.

Before sending a merchant descriptor with a debit or credit request, check with your processor to find out if you need to register your merchant descriptor information with them.

The **merchant_descriptor** field requires a particular format:

- Characters 1-15: name of your company. If the name is fewer than 15 characters, use spaces to fill in the full 15 characters. If the name is more than 15 characters, provide only the first 15 characters of the name.
- Characters 16-25: description of the product or service.



Important: Bank of America ACH and Wells Fargo ACH accept only the first 16 alphanumeric characters from **merchant_descriptor** as the merchant name.

If you use more than one consecutive space, extra spaces will be removed.

Multiple Partial Credits

Service:

- Credit

Processors:

- TeleCheck

When you perform multiple partial credits:

- The amount of each individual credit cannot exceed the debit amount.
- The total amount of all the credits cannot exceed the debit amount.

In your follow-on credit request, use the ID returned in the **ecp_debit_request_id** field. Do not use the **ecp_credit_request_id** from a previous partial credit. For each partial credit, set the **partial_payment_id** field to a value of your choice that is unique within the scope of the order. The processor uses the payment IDs to identify the credits that are related to an order.

If you performed partial payments for this order, you specified a unique value for the **partial_payment_id** field for each payment. You cannot reuse any of those values for the order's partial credits. For example, if you used 1 and 2 for the partial payments, you must use different values, such as 3 and 4, for the partial credits.

Non-Sufficient Funds (NSF) Service

Service:

- Debit

Processor:

- Cybersource ACH Service

A non-sufficient funds (NSF) return occurs when the customer's bank account does not have sufficient funds to cover a specific electronic check transaction. Cybersource does not automatically resubmit charges returned from a customer's bank due to NSF. You can resubmit transactions returned as NSF one or two additional times for a total of three submissions. Continued attempts after this point may result in a fine and possible sanctions from the National Automated Clearing House Association (NACHA).

Contact your ODFI to enable the NSF service at your bank.

Token Management Service

Services:

- Debit
- Credit

Processors:

- Chase Paymentech Solutions
- Cybersource ACH Service
- TeleCheck

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 a debit 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 must provide these values:

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

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

For complete information about TMS, see http://apps.cybersource.com/library/documentation/dev_guides/Token_Management/SO_API/TMS_SO_API.pdf.

Recurring Billing

Services:

- Debit
- Credit

Processors:

- Chase Paymentech Solutions
- Cybersource ACH Service

Recurring debits and credits for telephone-initiated orders are supported. The **ecp_sec_code** field must be **TEL** for personal accounts and **CCD** for corporate accounts.

- TeleCheck

If you are using Recurring Billing, you can process a debit or credit by using information that is stored in a subscription. Cybersource uses the subscription ID to reference the subscription information in the Cybersource database. Instead of providing all the information that is normally required for a transaction, you must provide these values:

- Merchant ID
- Merchant reference number
- 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 debit or credit request. For example, you could provide a different billing or shipping address in the request. You cannot override the account number.

For complete information about Recurring Billing, see [Recurring Billing Using the SCMP API](#).

Service Fees

Services:

- Debit
- Credit
- Void

For information about service fees, including the processors for which Cybersource supports service fees, see [Service Fee Processing Using the SCMP API](#).

Settlement Delivery Methods

Services:

- Debit
- Credit

Processor:

- Chase Paymentech Solutions

You must specify a default method for delivering settlements to and receiving them from the customer's bank.

You can use the **ecp_settlement_method** field to override the default method for a single transaction.

The following delivery methods are available:

- **Automated Clearing House (ACH) for U.S. accounts or the Canadian Payment Association (CPA) for Canadian accounts:** The transaction is deposited through the ACH or CPA. If the check fails the validation or verification process, the transaction is rejected.
- **Facsimile draft:** The transaction is deposited as a facsimile draft. Use this method when the issuing bank is not an ACH member.
- **Best possible:** The transaction is deposited through the ACH system unless the customer's bank is not an ACH participant, in which case, a facsimile draft is created and deposited on your behalf.

Testing Electronic Check Services

Requirements for Testing



Important: Before you can test, you must contact Customer Support to activate Electronic Check Services and configure your account for electronic check testing. You must also contact your processor to set up your processor account.

- Use your regular merchant ID to perform testing.
- Use the test server `ics2test.ic3.com`.
- Use a real city and state, as well as the correct postal code for that city and state.
- Use a real combination for the area code and telephone number.
- Use a non-existent account and domain name for the customer's email address. For example: `random@example.com`.

Testing Chase Paymentech Solutions Transactions

Successful Transactions

Use the data in this table to simulate successful debits and credits for Chase Paymentech Solutions.

Test Data for Chase Paymentech Solutions Debits and Credits

Field	Test Values	Required / Optional
ecp_account_no	<ul style="list-style-type: none">• 4100• 4101• 4102• 4103	Required for transactions in U.S. or Canadian dollars.

Test Data for Chase Paymentech Solutions Debits and Credits (continued)

Field	Test Values	Required / Optional
ecp_account_type	<ul style="list-style-type: none"> • C • S • X 	<p>Required for transactions in U.S. or Canadian dollars.</p> <p>For transactions in U.S. dollars, use C=personal checking account, S=savings account, and X=corporate checking account.</p> <p>For transactions in Canadian dollars, use C for all account types.</p>
ecp_rdfi	<p>Use these numbers for U.S. accounts:</p> <ul style="list-style-type: none"> • 121042882 • 121107882 • 071923284 • 122101191 <p>For transactions in Canadian dollars, use any 8-digit number.</p>	Required
ecp_settlement_method	<p>Use these values for U.S. dollar transactions:</p> <ul style="list-style-type: none"> • A: Automated Clearing House • B: Best possible • F: Facsimile draft <p>Use A for all Canadian dollar transactions.</p>	Optional
ecp_verification_level	<p>Use these values for U.S. dollar transactions:</p> <ul style="list-style-type: none"> • 1 • 2 	Optional

Test Data for Chase Paymentech Solutions Debits and Credits (continued)

Field	Test Values	Required / Optional
	Use only 1 for all Canadian dollar transactions.	

Testing Chase Paymentech Solutions Declines

For Chase Paymentech Solutions, you can simulate electronic check declines using specific bank account numbers for debits. For a list of these values and the expected results, see the SCMP API Testing Information page.

Testing Cybersource ACH Service Transactions

Use the data in this table to simulate ACH verification by requesting a debit for the Cybersource ACH Service. As an alternative, you can simulate ACH verification by requesting a credit: the reply fields will be for the credit service instead of the debit service.

ACH Verification Test Data

	Triggers		Reply Fields			
Type of Field	Account Number	Routing Number	Mapped ACH Verification Code	Raw ACH Verification Code	Corrected Account Number	Corrected Routing Number
Field Name	ecp_account_no	ecp_rdfi	ecp_debit_verification_code	ecp_debit_verification_code_raw	ecp_debit_corrected_account_number	ecp_debit_corrected_routing_number
	12345678	112200439	00	1	—	—
	001111111111	011000028	01	2	00111111	—
	1231231230	231385154	00	3		—
	123123123	231385154	00	4	—	—
	00111111	011201762	02	5	—	011201830

ACH Verification Test Data (continued)

001234567 895	011400 039	03	6	1234567 895	011401533
01111111	011301 073	02	7	—	211070175
1231231230	011001 742	02	8	—	011000138
1231231230	231382 704	04	9 ¹	—	—
12345678	115101 438	04	10 ¹	—	—
1--See the following table for the reply values for this error.					

ACH Verification Error Reply Values

Raw ACH Verification Code	Error Reply Values
9	ics_rcode=0 ics_rflag=DACHVERIFICATION
10	ics_rcode=0 ics_rflag=DACHVERIFICATION

Going Live

You must go live with Cybersource before you start submitting production transactions. When you go live, your account is updated so that you can send transactions to the Cybersource production server. If you have not already done so, provide your banking information to Cybersource so that your processor can deposit funds to your merchant bank account. For information about going live, see *Getting Started with Cybersource Advanced for the SCMP API*

API Fields

Formatting Restrictions

Do not use the following characters: < > \$ % ^ * _ = [] \ { } | ; ~ ` Using these characters may result in data validation errors.

Data Type Definitions

Data Type	Description
Date and time	<p>Format is yyyy-MM-DDThhmmssZ</p> <p>where:</p> <ul style="list-style-type: none">• T separates the date and the time.• Z indicates Coordinated Universal Time (UTC), also known as Greenwich Mean Time (GMT). <p>Example: 2021-01-11T224757Z is January 11, 2021, at 22:47:57 (10:47:57 p.m.).</p>
Decimal	<p>Number that includes a decimal point.</p> <p>Example: 23.45, -0.1, 4.0, 90809.0468</p>
Integer	Whole number {..., -3, -2, -1, 0, 1, 2, 3, ...}
Nonnegative integer	Whole number greater than or equal to zero {0, 1, 2, 3, ...}
Positive integer	Whole number greater than zero {1, 2, 3, ...}
String	Sequence of letters, numbers, spaces, and special characters

SCMP API Fields

Request-Level Fields

If you are using TMS or Recurring Billing and you include a subscription ID in your request, many of the fields in the following table that are normally required for an authorization or credit become optional. See [Token Management Service \(on page 38\)](#), and [Recurring Billing \(on page 39\)](#).

Request-Level Fields

Field Name	Description	Used By: Required (R) or Optional (O)	Data Type & Length
account_encoder_id	Identifier for the bank that provided the customer's encoded account number. To obtain the bank identifier, contact your processor. See Encoded Account Numbers (on page 35) .	ics_ecp_credit ics_ecp_debit Required for Chase Paymentech Solutions for encoded account numbers. Not used by any other processor.	String (3)
bill_address1	First line of the billing street address.	ics_ecp_credit (R)1 ics_ecp_debit (R)	TeleCheck: String (50) All other processors: String (60)
bill_address2	Second line of the billing street address. Used for additional address information. Attention: Accounts Payable	ics_ecp_credit (O) ics_ecp_debit (O)	TeleCheck: String (50) All other processors: String (60)
bill_city	City in the billing address.	ics_ecp_credit (R)1 ics_ecp_debit (R)	TeleCheck: String (30) All other processors: String (50)


Request-Level Fields (continued)

Field Name	Description	Used By: Required (R) or Optional (O)	Data Type & Length
bill_company_tax_id	<p>Company's tax identifier.</p> <p>TeleCheck</p> <p>Contact your TeleCheck representative to find out whether this field is required or optional.</p> <p>All Other Processors</p> <p>Not used.</p>	ics_ecp_debit (See the field description.)	String with numbers only (9)
bill_country	Country in the billing address. Use the two-character ISO Standard Country Codes .	ics_ecp_credit (R)1 ics_ecp_debit (R)	String (2)
bill_state	State in the billing address. Use the two-character State, Province, and Territory Codes for the United States and Canada .	ics_ecp_credit (R)1 ics_ecp_debit (R)	String (2)
bill_zip	<p>Postal code for the billing address. The postal code must consist of 5 to 9 digits.</p> <p>When the billing country is the U.S., the 9-digit postal code must follow this format: [5 digits][dash][4 digits]</p> <p>Example: 12345-6789</p> <p>When the billing country is Canada, the 6- digit postal code must follow this format: [alpha][numeric][alpha][space][numeric][alpha][numeric]</p> <p>Example: A1B 2C3</p>	ics_ecp_credit (R)1 ics_ecp_debit (R)	String (10)
company_name	Name of the customer's company.	ics_ecp_debit (Optional for TeleCheck and Wells	TeleCheck: String (60)

Request-Level Fields (continued)

Field Name	Description	Used By: Required (R) or Optional (O)	Data Type & Length
		Fargo ACH. Not used by any other processor.)	Wells Fargo ACH: String (40)
currency	Currency used for the order. Possible value: • USD : U.S. dollars	ics_ecp_credit (R) ics_ecp_debit (R)	String (5)
customer_email	Customer's email address, including the full domain name. Format: name@host.domain	ics_ecp_credit (R)1 ics_ecp_debit (R)	String (255)
customer_firstname	Customer's first name. If the first name is unavailable or inapplicable, such as for a corporate account, enter a dummy value such as NA .	ics_ecp_credit (R)1 ics_ecp_debit (R)	TeleCheck: String (50) All other processors: String (60)
customer_ipaddress	IP address for the customer. 10.1.27.63 . For debits: Chase Paymentech Solutions Optional. TeleCheck It is recommended that you use this field when ecp_sec_code is WEB . All Other Processors Not used.	ics_ecp_credit (O) ics_ecp_debit (See the field description.)	String (15)
customer_lastname	Customer's last name. If the transaction is for a corporate account, use this field for the company name.	ics_ecp_credit (R)1 ics_ecp_debit (R)	TeleCheck: String (50)

Request-Level Fields (continued)

Field Name	Description	Used By: Required (R) or Optional (O)	Data Type & Length
			All other processors: String (60)
customer_phone	<p>Customer's phone number.</p> <p>Format for TeleCheck: NNNNNNNNNN</p>	<p>ics_ecp_credit (O)</p> <p>ics_ecp_debit (Required for Cybersource ACH Service and TeleCheck. Not used by any other processor.)</p>	<p>TeleCheck: String (10)</p> <p>All other processors: String (15)</p>
decline_avs_flags	<p>List of AVS flags that cause the request to be declined for AVS reasons. Use a space to separate the flags in the list.</p> <div>  Important: Make sure that you include the value N in the list if you want to receive declines for the AVS code N. </div>	ics_ecp_debit (Optional for Chase Paymentech Solutions. Not used for any other processor.)	String (255)
driver_license_no	<p>Driver's license number of the customer.</p> <p>TeleCheck</p> <p>Contact your TeleCheck representative to find out whether this field is required or optional.</p> <p>If you include this field in your request, you must also include driver_license_state.</p> <p>All Other Processors</p> <p>Not used.</p>	ics_ecp_debit (See the field description.)	String (30)

Request-Level Fields (continued)

Field Name	Description	Used By: Required (R) or Optional (O)	Data Type & Length
driver_license_state	<p>State or province where the customer's driver's license was issued. Use the two-character State, Province, and Territory Codes for the United States and Canada.</p> <p>TeleCheck</p> <p>Contact your TeleCheck representative to find out whether this field is required or optional.</p> <p>All Other Processors</p> <p>Not used.</p>	ics_ecp_debit (See the field description.)	String (2)
e_commerce_indicator	<p>Type of transaction. Possible values:</p> <ul style="list-style-type: none"> • internet (default): e-commerce order placed using a web site. • moto: Mail order or telephone order. • recurring: Recurring transaction. <p>Chase Paymentech Solutions</p> <p>Not used.</p> <p>Cybersource ACH Service</p> <ul style="list-style-type: none"> • Debits: Optional. • Credits: Optional. <p>TeleCheck</p> <ul style="list-style-type: none"> • Debits: Optional. • Credits: Optional. 	<p>ics_ecp_credit (See the field description.)</p> <p>ics_ecp_debit (See the field description.)</p>	String (13)

Request-Level Fields (continued)

Field Name	Description	Used By: Required (R) or Optional (O)	Data Type & Length
eep_account_no	Account number. When processing encoded account numbers, use this field for the encoded account number.	ics_eep_credit (R)1 ics_eep_debit (R)	Non-negative integer (17)
eep_account_type	Account type. Possible values: <ul style="list-style-type: none"> • C: Checking. • G: General ledger. This value is supported only on Wells Fargo ACH. • S: Savings • X: Corporate checking 	ics_eep_credit (R)1 ics_eep_debit (R)	String (1)
eep_check_no	Check number. Chase Paymentech Solutions Optional. Cybersource ACH Service Not used. TeleCheck Strongly recommended on debit requests. Optional on credits.	ics_eep_credit (See the field description.) ics_eep_debit (See the field description.)	Integer (8)
eep_debit_request_id	The request ID for the debit or credit requests. See either Deferred and Partial Payments (on page 33) , or Follow-On Credits and Stand-Alone Credits (on page 27) .	ics_eep_credit (Required for follow-on credits. Not used for stand-alone credits.) ics_eep_debit (Required for Chase Paymentech Solutions and TeleCheck, for deferred and partial	String (26)

Request-Level Fields (continued)

Field Name	Description	Used By: Required (R) or Optional (O)	Data Type & Length
		payments. Not used by any other processor.)	
eep_effective_date	<p>Effective date for the transaction. The effective date must be within 45 days of the current day. If you do not include this value, Cybersource sets the effective date to the next business day.</p> <p>Format: MMDDYYYY</p> <p>Supported only for the Cybersource ACH Service.</p> <p>When the effective date is not set, the echeck transaction is batched at the next available batch time. When the echeck transaction is batched, the payment status changes to Payment. However, when the effective date is set to a date in advance, the transaction batches on the set date. While the transaction is awaiting batching, the transaction status is set to Submitted. When the echeck transaction is batched on the effective date, the transaction status changes to Payment.</p>	<p>ics_eep_credit (O)</p> <p>ics_eep_debit (O)</p>	String (8)
eep_image_reference_number	Image reference number associated with the check. You cannot include any special characters.	Used only by Chase Paymentech Solutions for ARC and POP SEC codes.	String (32)
eep_payment_mode	Flag that indicates whether to process the payment. Use with deferred payments. See Deferred and Partial Payments (on page 33) . Possible values:	ics_eep_debit (See the field description.)	Integer (1)

Request-Level Fields (continued)

Field Name	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	<ul style="list-style-type: none"> • 0: Standard debit with immediate payment (default). • 1: For deferred payments, indicates that this is a deferred payment and that you will send a debit request with ecp_payment_mode=2 in the future. • 2: For deferred payments, indicates notification to initiate payment. <p>Chase Paymentech Solutions and TeleCheck</p> <p>Use for deferred and partial payments.</p> <p>Cybersource ACH Service</p> <p>Not used.</p>		
ecp_rdfi	Bank routing number. This is also called the <i>transit number</i> .	ics_ecp_credit (R) ¹ ics_ecp_debit (R)	Non-negative integer (9)
ecp_ref_no	<p>Check reference number. Identifier used for tracking a request through to the payment processor for reconciliation.</p> <p>If you do not provide this value, Cybersource generates a unique value and returns it to you in the following field:</p>	<p>ics_ecp_credit (See the field description.)</p> <p>ics_ecp_debit (See the field description.)</p>	<p>TeleCheck: String (50)</p> <p>All other processors: String (60)</p>

Request-Level Fields (continued)

Field Name	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	<ul style="list-style-type: none"> • <code>ecp_debit_ref_no</code> if you are requesting a debit • <code>ecp_credit_ref_no</code> if you are requesting a credit <p>For more information about tracking orders, see Order Tracking (on page 14), and <i>Getting Started with Cybersource Advanced for the SCMP API</i>.</p> <p>Debits</p> <p>Bank of America ACH: Cybersource generates a unique transaction identifier.</p> <p>Chase Paymentech Solutions: Optional.</p> <p>TeleCheck: For deferred payments, set this field to the value you received in the <code>ecp_debit_ref_no</code> field in the reply message for the associated debit. See Deferred and Partial Payments (on page 33).</p> <p>Wells Fargo ACH: Cybersource generates a unique transaction identifier.</p> <p>Credits</p> <p>Bank of America ACH: Cybersource generates a unique transaction identifier</p>		

Request-Level Fields (continued)

Field Name	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	<p>Chase Paymentech Solutions: Optional.</p> <p>TeleCheck: Required for stand-alone credits. Optional for follow-on credits.</p> <p>Wells Fargo ACH: Cybersource generates a unique transaction identifier.</p>		
ecp_sec_code	<p>Authorization method used for the transaction. See SEC Codes (on page 73).</p> <p>Bank of America ACH possible values:</p> <ul style="list-style-type: none">• CCD• PPD• TEL• WEB <p>Chase Paymentech Solutions in Canada, use WEB for all ACH transactions.</p> <p>Chase Paymentech Solutions in the U.S. possible values:</p> <ul style="list-style-type: none">• ARC• CCD• POP• PPD• TEL• WEB	<p>ics_ecp_credit (O)</p> <p>ics_ecp_debit (O)</p>	String (3)

Request-Level Fields (continued)

Field Name	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	<p>TeleCheck possible values:</p> <ul style="list-style-type: none"> • PPD • TEL • WEB <p>Wells Fargo ACH possible values:</p> <ul style="list-style-type: none"> • CCD • PPD • TEL • WEB 		
ecp_settlement_method	<p>Method used for settlement. Possible values:</p> <ul style="list-style-type: none"> • A: Automated Clearing House (default for credits and all transactions using Canadian dollars) • F: Facsimile draft • B: Best possible (default if the field has not already been configured for your merchant ID) <p>See Settlement Delivery Methods (on page 40).</p>	<p>ics_ecp_credit (Optional for Chase Paymentech Solutions. Not used for any other processor.)</p> <p>ics_ecp_debit (Optional for Chase Paymentech Solutions. Not used for any other processor.)</p>	String (1)
ecp_terminal_city	<p>City in which the terminal is located. If more than four alphanumeric characters are submitted, the transaction will be declined. You cannot include any special characters.</p>	<p>ics_ecp_credit</p> <p>ics_ecp_debit</p> <p>Optional but strongly recommended if your processor is Chase Paymentech</p>	String (4)

Request-Level Fields (continued)

Field Name	Description	Used By: Required (R) or Optional (O)	Data Type & Length
		Solutions and you include ecp_sec_code with a value of POP.	
ecp_terminal_state	State in which the terminal is located. If more than two alphanumeric characters are submitted, the transaction will be declined. You cannot include any special characters.	ics_ecp_credit ics_ecp_debit Optional but strongly recommended if your processor is Chase Paymentech Solutions and you include ecp_sec_code with a value of POP.	String (2)
ecp_verification_level	Level of fraud screening. Possible values: <ul style="list-style-type: none"> • 1: Validation—default if the field has not already been configured for your merchant ID • 2: Verification For a description of this feature and a list of supported processors, see Verification and Validation (on page 22) .	ics_ecp_debit (Optional for Chase Paymentech Solutions and TeleCheck. Not used for any other processor.)	Non-negative integer (1)
grand_total_amount	Grand total for the order. For more information about using offers or a grand total, see Getting Started with Cybersource Advanced for the SCMP API . You must include either this field or offerN: amount in your request for Cybersource ACH Service, Chase Paymentech Solutions, and TeleCheck.	ics_ecp_credit (See the field description.) ics_ecp_debit (See the field description.)	Decimal (15)

Request-Level Fields (continued)

Field Name	Description	Used By: Required (R) or Optional (O)	Data Type & Length
ics_applications	Cybersource to process for the request. At least one service must be specified.	Required for all services.	String (255)
link_to_request	Value that links the current request to a previous transaction.	ics_ecp_debit (O)	String (26)
merchant_descriptor	Merchant description that appears on the customer's bank statement. This field overrides the corresponding value in your Cybersource account. If you do not include this field in the request, Cybersource uses the company name from your merchant account. For a description of this feature, a list of supported processors, and special formatting requirements, see Merchant Descriptors (on page 36) .	ics_ecp_credit (O) ics_ecp_debit (O)	String (25)
merchant_descriptor_alternate	<p>Alternate information for your business. This API field overrides the company entry description value in your Cybersource account. This value might be displayed on the customer's account statement.</p> <p>When you do not include this value in your debit or credit request, Cybersource uses the company entry description from your Cybersource account.</p> <p>For micro-transactions on Wells Fargo ACH, set this field to ACCTVERIFY. See Wells Fargo ACH Micro-Transactions (on page 25).</p>	ics_ecp_credit ics_ecp_debit (Optional for Wells Fargo ACH. Not used by any other processor.)	String with numbers, letters, and spaces only (10)
merchant_id	Your merchant ID. Use the same merchant ID for evaluation, testing, and production.	Required for all services.	String (30)
merchant_ref_number	Merchant-generated order reference or tracking number. For more information about tracking	Required for all services.	String (50)

Request-Level Fields (continued)

Field Name	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	orders, see Getting Started with Cybersource Advanced for the SCMP API .		
offer0...N	Offers for the request. At a minimum, offer0 must be included in the request. The offer-level fields are described in Table 13 (on page 60) .	ics_ecp_credit (See the field description.) ics_ecp_debit (See the field description.)	String (50)
subscription_id	If you are using TMS or Recurring Billing and you include this value in your request, many of the fields that are normally required for a debit or credit become optional. See Token Management Service (on page 38) , and Recurring Billing (on page 39) .	ics_ecp_credit (O) ics_ecp_debit (O)	String (26)
timeout	Number of seconds the system waits before returning a timeout error. The default is 110 seconds.	ics_ecp_credit (O) ics_ecp_debit (O)	Positive integer (3)
void_request_id	The request ID of the debit or credit you want to void.	ics_void (R)	String (26)
1—Required only for stand-alone credits for all processors.			

Offer-Level Fields

Offer-Level Fields

Field Name	Description	Used By: Required (R) or Optional (O)	Data Type & Length
amount	Per-item price of the product. This value cannot be negative. You can include a decimal point (.) in this field, but you cannot include any other special characters. The amount is truncated at the request level to the correct number of decimal places.	ics_ecp_credit (See the field description.) ics_ecp_debit (See the field description.)	Decimal (15)

Offer-Level Fields (continued)

Field Name	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	You must include either this field or grand_total_amount in your request.		
merchant_product_sku	Product's identifier code.	ics_ecp_credit (O) ics_ecp_debit (Not used by Bank of America ACH and Wells Fargo ACH. Optional for any other processor.)	String (255)
product_code	Type of product. This value is used to determine the category that the product is in: electronic, handling, physical, service, or shipping. The default value is <code>default</code> . See Product Codes (on page 72) for a list of valid values.	ics_ecp_credit (O) ics_ecp_debit (Not used by Bank of America ACH and Wells Fargo ACH. Optional for any other processor.)	String (255)
product_name	Name of the product.	ics_ecp_credit (O) ics_ecp_debit (Not used by Bank of America ACH and Wells Fargo ACH. Optional for any other processor.)	TeleCheck: String (20) All other processors: String (30)
quantity	Quantity of the product being purchased. The default value is <code>1</code> . Required if product_code is not <code>default</code> or one of the values related to shipping and/or handling. See Numbered Elements (on page).	ics_ecp_credit (O) ics_ecp_debit (O)	Non-negative integer (10)
tax_amount	Total tax to apply to the product. This value cannot be negative. The tax amount and the offer amount must be in the same currency.	ics_ecp_credit (O) ics_ecp_debit (O)	Decimal (15)

Offer-Level Fields (continued)

Field Name	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	<p>The tax amount field is additive. The following example uses a two-exponent currency such as USD:</p> <p>You include the following offer lines in your request:</p> <pre>offer0=amount:10.00^quantity:1^tax_amo unt:0.80</pre> <pre>offer1=amount:20.00^quantity:1^tax_amo unt:1.60</pre> <p>The total amount authorized will be 32.40, not 30.00 with 2.40 of tax included.</p> <p>If you want to include tax_amount and also request the ics_tax service, see Tax Calculation Service Using the SCMP API.</p>		

Response Fields

Response Fields

Field Name	Description	Returned By	Data Type & Length
client_lib_version	Information about the client library used to request the transaction.	All Electronic Check Services	String (50)
currency	<p>Currency used for the order. Possible value:</p> <ul style="list-style-type: none">• USD: U.S. dollars• CAD: CAD: Canadian dollars (Chase Paymentech Solutions only)	All Electronic Check Services	String (5)

Response Fields (continued)

Field Name	Description	Returned By	Data Type & Length
eep_credit_corrected_account_number	Corrected account number from the ACH verification service, which is described in ACH Verification (on page 28) .	ics_eep_credit	String (17)
eep_credit_corrected_routing_number	Corrected routing number from the ACH verification service, which is described in ACH Verification (on page 28) .	ics_eep_credit	String (9)
eep_credit_owner_merchant_id	<p>Merchant ID that was used to create the subscription or token for which the service was requested.</p> <p>See subscription information in Recurring Billing Using the SCMP API.</p> <p>See token information in Token Management Service Using the SCMP API.</p>	ics_eep_credit	String (30)
eep_credit_processor_trans_id	<p>Transaction identifier or tracking ID returned by the payment processor. For more information about tracking orders, see Getting Started with Cybersource Advanced for the SCMP API.</p> <p>Wells Fargo ACH</p> <p>The value for this field is the same as the value for eep_ref_no.</p>	ics_eep_credit	String (87)
eep_credit_rcode	<p>Indicates whether the service request was successful. Possible values:</p> <ul style="list-style-type: none"> • -1: An error occurred. • 0: The request was declined. • 1: The request was successful. 	ics_eep_credit	Integer (1)
eep_credit_ref_no	Reference number for the transaction.	ics_eep_credit	String (60)

Response Fields (continued)

Field Name	Description	Returned By	Data Type & Length
	<p>Wells Fargo ACH</p> <p>Cybersource generates a unique transaction identifier.</p> <p>Bank of America ACH</p> <p>Cybersource generates a unique transaction identifier.</p> <p>All Other Processors</p> <p>For some processors, you can use this value to reconcile your Cybersource reports with your processor reports. For more information about tracking orders, see Getting Started with Cybersource Advanced for the SCMP API.</p>		
eep_credit_result_code	Result code returned by the payment processor.	ics_eep_credit	String (6)
eep_credit_rflag	One-word description of the result of the ics_eep_credit request.	ics_eep_credit	String (50)
eep_credit_rmsg	Message that explains the reply flag eep_credit_rflag . Do not display this message to your customer, and do not use this field to write an error handler.	ics_eep_credit	String (255)
eep_credit_settlement_method	<p>Method used to settle the credit. Possible values:</p> <ul style="list-style-type: none"> • A: Automated Clearing House • B: Best possible • F: Facsimile 	ics_eep_credit	String (1)
eep_credit_submit_time	Time credit was requested in UTC. See Data Type Definitions (on page 46) , for the field's format.	ics_eep_credit	Date and time (20)

Response Fields (continued)

Field Name	Description	Returned By	Data Type & Length
eep_credit_total_amount	Total amount submitted to the payment processor.	ics_eep_credit	Decimal (15)
eep_credit_verification_code	Indicates the results from the ACH verification service, which is described in ACH Verification (on page 28) . For the possible values, see Verification Codes (on page 77) .	ics_eep_credit	String (2)
eep_credit_verification_code_raw	Raw results from the ACH verification service, which is described in ACH Verification (on page 28) . For the possible values, see Verification Codes (on page 77) .	ics_eep_credit	String (2)
eep_debit_corrected_account_number	Corrected account number from the ACH verification service, which is described in ACH Verification (on page 23) .	ics_eep_debit	String (17)
eep_debit_corrected_routing_number	Corrected account number from the ACH verification service, which is described in ACH Verification (on page 23) .	ics_eep_debit	String (9)
eep_debit_owner_merchant_id	<p>Merchant ID that was used to create the subscription or token for which the service was requested.</p> <p>See subscription information in Recurring Billing Using the SCMP API.</p> <p>See token information in Token Management Service Using the SCMP API.</p>	ics_eep_debit	String (30)
eep_debit_processor_transaction_id	<p>Transaction identifier or tracking ID returned by the payment processor. For more information about tracking orders, see Getting Started with Cybersource Advanced for the SCMP API.</p> <p>Wells Fargo ACH</p>	ics_eep_debit	String (87)

Response Fields (continued)

Field Name	Description	Returned By	Data Type & Length
	The value for this field is the same as the value for ecp_ref_no .		
ecp_debit_rcode	Indicates whether the service request was successful. Possible values: <ul style="list-style-type: none"> • -1: An error occurred. • 0: The request was declined. • 1: The request was successful. 	ics_ecp_debit	Integer (1)
ecp_debit_ref_no	Reference number for the transaction. Bank of America ACH and Wells Fargo ACH: Cybersource generates a unique transaction identifier. All Other Processors: For some processors, you can use this value to reconcile your Cybersource reports with your processor reports. For more information about tracking orders, see Getting Started with Cybersource Advanced for the SCMP API .	ics_ecp_debit	String (60)
ecp_debit_request_id	The request ID returned for debit or credit requests. See either Deferred and Partial Payments (on page 33) , or Follow-On Credits and Stand-Alone Credits (on page 27) .	ics_ecp_debit	String (26)
ecp_debit_result_code	Result code returned by the payment processor.	ics_ecp_debit	String (6)
ecp_debit_rflag	One-word description of the result of the ics_ecp_debit request.	ics_ecp_debit	String (50)
ecp_debit_rmsg	Message that explains the reply flag ecp_debit_rflag . Do not display this message to your customer, and do not use this field to write an error handler.	ics_ecp_debit	String (255)

Response Fields (continued)

Field Name	Description	Returned By	Data Type & Length
ecp_debit_settlement_method	Method used to settle the debit. Possible values: <ul style="list-style-type: none"> • A: Automated Clearing House • B: Best possible • F: Facsimile 	ics_ecp_debit	String (1)
ecp_debit_submit_time	Time debit was requested in UTC. See Data Type Definitions (on page 46) , for the field's format.	ics_ecp_debit	Date and time (20)
ecp_debit_total_amount	Total amount submitted to the payment processor.	ics_ecp_debit	Decimal (15)
ecp_debit_verification_code	Indicates the results from the ACH verification service, which is described in ACH Verification (on page 23) . For the possible values, see Verification Codes (on page 77) .	ics_ecp_debit	String (2)
ecp_debit_verification_code_raw	Raw results from the ACH verification service, which is described in ACH Verification (on page 23) . For the possible values, see Verification Codes (on page 77) .	ics_ecp_debit	String (2)
ecp_debit_verification_level	Level of screening for the request. Possible values: <ul style="list-style-type: none"> • 1: Validation • 2: Verification • 3: Guarantee 	ics_ecp_debit	Non-negative integer (1)
ics_rcode	One-digit code that indicates whether the entire request was successful. The field will contain one of the following values:	All Electronic Check Services	Integer (1)

Response Fields (continued)

Field Name	Description	Returned By	Data Type & Length
	<ul style="list-style-type: none"> • -1: An error occurred • 0: The request was declined • 1: The request was successful 		
ics_rflag	One-word description of the result of the entire request.	All Electronic Check Services	String (50)
ics_rmsg	Message that explains the reply flag ics_rflag . Do not display this message to your customer, and do not use this field to write an error handler	All Electronic Check Services	String (255)
merchant_ref_number	Order reference or tracking number that you provided in the request. If you included multi-byte characters in this field in the request, the returned value might contain corrupted characters.	All Electronic Check Services	String (50)
request_id	Identifier for the request generated by the client.	All Electronic Check Services	String (26)
void_rcode	One-digit code that indicates whether the ics_void request was successful. The field will contain one of the following values: <ul style="list-style-type: none"> • -1: An error occurred • 0: The request was declined • 1: The request was successful 	ics_void	Integer (1)
void_rflag	One-word description of the result of the ics_void request.	ics_void	String (50)
void_rmsg	Message that explains the reply flag void_rflag . Do not display this message to your customer, and do not use this field to write an error handler.	ics_void	String (255)
void_void_amount	Total amount of the void.	ics_void	Decimal (15)
void_void_currency	Currency used for the order. Possible value:	ics_void	String (5)

Response Fields (continued)

Field Name	Description	Returned By	Data Type & Length
	<ul style="list-style-type: none">• USD: U.S. dollars• CAD: Canadian dollars (Chase Paymentech Solutions only)		
void_void_request_time	Time void was requested in UTC. See Data Type Definitions (on page 46) , for the field's format.	ics_void	Date and time (20)

Examples

SCMP API Examples

Electronic Check Debit Request

```
bill_address1=900 Metro Center Blvd.  
bill_city=Foster City  
bill_country=US  
bill_state=CA  
bill_zip=94404  
currency=USD  
customer_email=jdoe@example.com  
customer_firstname=John  
customer_lastname=Doe  
customer_phone=650-432-7350  
ecp_account_no=4100  
ecp_account_type=c  
ecp_rdfi=071923284  
ics_applications=ics_ecp_debit  
merchant_id=infodev  
merchant_ref_number=15363553D21528F23162D3E3A  
offer0=amount:100.00
```

Electronic Check Debit Reply

```
merchant_ref_number=15363553D21528F23162D3E3A  
currency=USD  
ecp_debit_rcode=1  
ecp_debit_ref_no=02RYXSPGCQH60NWA  
ecp_debit_result_code=123456  
ecp_debit_rflag=SOK  
ecp_debit_rmsg=Request was processed successfully.  
ecp_debit_settlement_method=A  
ecp_debit_submit_time=2003-03-16T234809Z  
ecp_debit_total_amount=100.00  
ecp_debit_verification_level=1  
ics_rcode=1  
ics_rflag=SOK  
ics_rmsg=Request was processed successfully.  
request_id=9980055975450167905139
```


Product Codes

This table lists the values that you can use for the product code. Use the **product_code** request field to specify the product code.

Product Codes

Product Code	Definition
adult_content	Adult content.
coupon	Coupon applied to the entire order.
default	Default value for the product code. Cybersourceuses default when a request message does not include a value for the product code.
electronic_good	Electronic product other than software.
electronic_software	Software distributed electronically rather than on disks or other media.
gift_certificate	Gift certificate.
handling_only	Fee that you charge your customer to cover your administrative selling costs.
service	Service that you perform for your customer.
shipping_and_handling	The shipping portion is the charge for shipping the product to your customer. The handling portion is the fee you charge your customer to cover your administrative selling costs.
shipping_only	Charge for transporting tangible personal property from your location to your customer. You must maintain documentation that clearly establishes the location where the title to the property passed from you to your customer.
subscription	Subscription to a website or other content.

SEC Codes

The **ecp_sec_code** field specifies the authorization method for the transaction. Possible values:

- **ARC**: account receivable conversion—supports the conversion of checks received through U.S. mail into a merchant's unattended lock box. This value is used only by Chase Paymentech Solutions for U.S. dollar transactions. Contact your Chase Paymentech Solutions representative to ensure that your address city field has been set up.
- **CCD**: corporate cash disbursement—a charge or credit against a business checking account. You can use one-time or recurring **CCD** transactions to transfer funds to or from a corporate entity. A standing authorization is required for recurring transactions. For Cybersource ACH Service, **CCD** is the default value for a credit when no value is set and when the **ecp_account_type** field is set to **X** or **G**.
- **POP**: point of purchase conversion—supports single entry debits used at the point of purchase. This value is used only by Chase Paymentech Solutions for U.S. dollar transactions. Contact your Chase Paymentech Solutions representative to ensure that your address city field has been set up. If you submit the **ecp_sec_code** field with a value of **POP**, we strongly recommend that you also submit the **ecp_terminal_city** and **ecp_terminal_state** fields. If you submit the **ecp_terminal_city** and **ecp_terminal_state** fields in a transaction and you wish to perform a follow-on transaction, you must resubmit them with the follow-on transaction.
- **PPD**: prearranged payment and deposit entry—a charge or credit against a personal checking or savings account. You can originate a **PPD** entry only when the payment and deposit terms between you and the customer are pre-arranged. A written authorization from the customer is required for one-time transactions, and a written standing authorization is required for recurring transactions. For Cybersource ACH Service, **PPD** is the default value for a debit when no value is set and when the **ecp_account_type** field is set to **C** or **S**.
- **TEL**: telephone-initiated entry—a one-time charge against a personal checking or savings account. You can originate a **TEL** entry only when there is a business relationship between you and the customer or when the customer initiates a telephone call to you. For a **TEL** entry, you must obtain a payment authorization from the customer over the telephone. Only the Cybersource ACH processor supports recurring telephone-initiated debits and credits. For Cybersource ACH Service, if the e-commerce indicator (ECI) for the Virtual Terminal is **MOTO**, the value of the **ecp_sec_code** field defaults to **TEL**.
- **WEB**: internet-initiated entry—a charge against a personal checking or savings account. You can originate a one-time or recurring **WEB** entry when the customer initiates the transaction over the internet. For a **WEB** entry, you must obtain payment authorization from the customer over the internet. For Cybersource ACH Service, if the ECI for the Virtual Terminal is not set to **MOTO**, the value of the **ecp_sec_code** field defaults to **WEB**. Use **WEB** as the SEC code for all Canadian dollar transactions on the Chase Paymentech Solutions connection.

Reply Flags

A reply flag is associated with an entire request or a specific service:

- **Entire request**—The flag is in the **ics_rflag** field with a message in the **ics_rmsg** field.
- **Individual service**—The flag is in the **<service>_rflag** with a message in the **<service>_rmsg** field.



Important: Cybersource reserves the right to add new reply flags at any time. Your system must be able to process these new reply flags.

Reply Flags

Reply Flag	Description	Services That Can Return This Flag
DACHVERIFICATION	The routing number did not pass verification as described in ACH Verification (on page 23) , and ACH Verification (on page 28) . Possible action: (1) Ask your customer to contact their bank to get an ACH routing number. (2) Ask your customer to provide the routing number and account number for a different bank account if they have one. (3) Request a different form of payment.	ics_ecp_credit ics_ecp_debit
DCHECKREFUSED	The processor declined the transaction.	All Electronic Check Services
DINVALIDDATA	Data provided is not consistent with the request. For example, you requested a product with negative cost, or you tried to credit a debit that was previously voided.	All Electronic Check Services
DMISSINGFIELD	The request is missing a required field.	All Electronic Check Services
DNOTVOIDABLE	You cannot void the debit or credit because the information was already submitted to your processor. Or, you requested a void for a type of transaction that cannot be voided.	ics_void

Reply Flag	Description	Services That Can Return This Flag
DPAYMENTREFUSED	The processor declined the transaction.	All Electronic Check Services
ESYSTEM	System error. You must design your transaction management system to include a way to correctly handle Cybersource system errors. Depending on which payment processor is handling the transaction, the error might indicate a valid Cybersource system error, or it might indicate a processor rejection because of some type of invalid data. In either case, Cybersource recommends that you do not design your system to endlessly retry sending a transaction in the case of a system error. See the documentation for your client for information about handling retries in the case of system errors.	All Electronic Check Services
ETIMEOUT	The request was received but there was a service timeout. To avoid duplicating the transaction, do not resend the request until you have reviewed the transaction status in the Business Center. See the documentation for your client for information about handling retries in the case of system errors.	All Electronic Check Services
SOK	Transaction was successful.	All Electronic Check Services

NOC Codes

For more information, see [Notifications of Change \(NOCs\) \(on page 19\)](#).

NOC Codes

C ode	Reason	Description	Required Action
C01	Incorrect account number	The customer's bank account number is incorrect.	Correct all applicable records before submitting additional electronic check transactions for the customer.
C02	Incorrect routing number	The bank's routing number is incorrect.	Correct all applicable records before submitting additional electronic check transactions for the customer.
C03	Incorrect routing number and incorrect account number	The bank's routing number and the customer's bank account number are incorrect.	Correct all applicable records before submitting additional electronic check transactions for the customer.
C04	Incorrect customer name	The customer name associated with the bank account is incorrect.	Correct all applicable records before submitting additional electronic check transactions for the customer.
C05	Incorrect transaction code	The transaction was submitted to a specific type of account but includes a conflicting account type code (checking / savings).	Correct all applicable records before submitting additional electronic check transactions for the customer.
C06	Incorrect account number and incorrect transaction code	The customer's bank account number is incorrect and the transaction was submitted to a specific type of account but includes a conflicting account type code (checking / savings).	Correct all applicable records before submitting additional electronic check transactions for the customer.
C07	Incorrect routing number, incorrect account number, and incorrect transaction code	The bank's routing number and the customer's bank account number are incorrect. Additionally, the transaction was submitted to a specific type of account but includes a conflicting account type code (checking / savings).	Correct all applicable records before submitting additional electronic check transactions for the customer.

Verification Codes

Verification codes indicate the results of ACH verification and are returned in the following fields. For a description of ACH verification for debits, see [ACH Verification \(on page 23\)](#). For a description of ACH verification for credits, see [ACH Verification \(on page 28\)](#).

Reply Fields for Verification Codes

Service	Mapped Value	Raw Value
ics_ecp_debit	ecp_debit_verification_code	ecp_debit_verification_code_raw
ics_ecp_credit	ecp_credit_verification_code	ecp_credit_verification_code_raw

Mapped Verification Codes

Mapped Verification Codes

Code	Description
00	Success: account number and routing number are OK.
01	Success: account number was corrected; routing number is OK.
02	Success: routing number was corrected; account number is OK.
03	Success: account number and routing number were corrected.
04	Declined: routing number did not pass verification.
98	Unavailable: unable to perform ACH verification.
99	Invalid: response from ACH verification is invalid.

Raw Verification Codes

Raw Verification Codes

Code	Description
1	Accepted: routing number is valid. Account number is valid.
2	Accepted: routing number is valid. Account number is invalid; use corrected account number.

Raw Verification Codes (continued)

Code	Description
3	Accepted: routing number is valid. Account number is valid.
4	Accepted: routing number is valid. Account number structure not recognized; account may be valid.
5	Accepted: routing number is not usable for ACH; use corrected routing number. Account number is valid.
6	Accepted: routing number is not usable for ACH; use corrected routing number. Account number is invalid; use corrected account number.
7	Accepted: routing number is not usable for ACH; use corrected routing number. Account number is valid.
8	Accepted: routing number is not usable for ACH; use corrected routing number. Account number structure not recognized; account may be valid.
9	Declined: routing number is not usable for ACH; no corrected routing number available.
10	Declined: routing number not found.
11	Declined: invalid routing number.