Electronic Check Services

Simple Order API

Developer Guide

cybersource
A Visa Solution

Version: 23.02

Contents

Recent Revisions to This Document

23.02

All Processors

Updated the descriptions for the SEC codes CCD and PPD . See SEC Codes (on page 74).

23.01

All Processors

Updated the **check_secCode (on page 53)** 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 **invoiceHeader_merchantDescriptorAlternate**. See Request Fields (on page 47).

22.02

All Processors

Added a note about batching for **ecCreditService_effectiveDate** and **ecDebitService_effectiveDate** in Request 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 **invoiceHeader_merchantDescriptor** 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 Simple Order 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.
`monospace`	Monospace type indicates URLs, code in examples, or possible values for API fields.

Related Documentation

- *Getting Started with Cybersource Advanced for the Simple Order API* describes how to get started using the Simple Order 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	The Processor Events Report does not indicate that a check has cleared; it shows only problems that occur with funds transfers. ⚠️ **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.

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

Processor	Event Type
Cybersource ACH Service	The event type listed in the Processor Events Report is *Payment* when the ODFI receives a debit request. • *Bank of America ACH:* to see an event type of *Completed* 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. • *Wells Fargo ACH:* 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 *Completed* when the check clears. Cybersource does not guarantee that the check has truly cleared.
TeleCheck	The event type listed in the Processor Events Report is *Payment* when a check clears.

Order Tracking

See Getting Started with Cybersource Advanced for the Simple Order API.

Request IDs

For all Cybersource services, the request ID is returned in the reply messages in the **requestID** 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	**ecCreditService_debitRequestID**
Electronic check debit	**ecDebitService_debitRequestID**
Void	**voidService_voidRequestID**

Reconciliation IDs

This table lists the field names for the reconciliation IDs, which are returned in the reply messages.

Field Names for Reconciliation IDs

Service	Reconciliation ID Field Name
Electronic check debit	**ecDebitReply_reconciliationID**
Electronic check credit	**ecCreditReply_reconciliationID**

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	**ecDebitService_referenceNumber**	**ecDebitReply_reconciliationID**
Electronic check credit	**ecCreditService_referenceNumber**	**ecCreditReply_reconciliationID**
1 —The reply fields for the check reference numbers are the same as the **reconciliation ID** 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]	**ecDebitReply_processorTransactionID**

Field Names for Processor Transaction Identifiers (continued)

Service	Processor Transaction Identifier Field Name
Electronic check credit[2]	**ecCreditReply_processorTransactionID**
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 **ecDebitService_run** field to `true`. When you request a debit, do not request any of these services at the same time:

- Any credit card services: **ccAuthService**, **ccAuthReversalService**, **ccCaptureService**, **ccCreditService**. For information about these services, see *Credit Card Services Using the Simple Order API*.

- Electronic check credit: **ecCreditService**. For information about this service, see "Electronic Check Credits" (on page 26).

- Any bank transfer services: **bankTransferService**, **bankTransferRefundService**, **bankTransferRealTimeService**. For information about these services, see the *Ingenico ePayments Developer Guide*.

- Any direct debit services: **directDebitService**, **directDebitRefundService**. For information about these services, see the *Ingenico ePayments Developer Guide*.

- PayPal payment or credit: **payPalPaymentService**, **payPalCreditService**. For information about these services, see *PayPal Express Checkout Services Using the Simple Order 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:

- **check_accountNumber**

- **check_accountType**

- c**heck_bankTransitNumber**

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

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 78).

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 Fields (on page 47).

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

- billTo_city

- billTo_company

- billTo_companyTaxID

- billTo_country

- billTo_driversLicenseNumber

- billTo_driversLicenseState

- billTo_email

- billTo_firstName

- billTo_ipAddress

- billTo_lastName

- billTo_phoneNumber

- billTo_postalCode

- billTo_state

- billTo_street1

- billTo_street2

- check_accountEncoderID

- check_accountNumber

- check_accountType

- check_bankTransitNumber

- check_checkNumber

- check_secCode

- ecDebitService_commerceIndicator

- ecDebitService_debitRequestID

- ecDebitService_paymentInfo

- ecDebitService_paymentMode

- ecDebitService_referenceNumber

- ecDebitService_run

- ecDebitService_settlementMethod

- ecDebitService_verificationLevel

- invoiceHeader_merchantDescriptor

- item_#_productCode

- item_#_productName

- item_#_productSKU

- item_#_quantity

- item_#_taxAmount

- item_#_unitPrice

- linkToRequest

- merchantID

- merchantReferenceCode

- purchaseTotals_currency

- purchaseTotals_grandTotalAmount

- recurringSubscriptionInfo_subscriptionID

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 **ecDebitService_verificationLevel** 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:

- **ecDebitReply_correctedAccountNumber**

- **ecCreditReply_correctedAccountNumber**

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:

- **ecDebitReply_correctedRoutingNumber**

- **ecCreditReply_correctedRoutingNumber**

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:

- **ecDebitReply_verificationCode**

- **ecCreditReply_verificationCode**

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

- **ecDebitReply_verificationCodeRaw**

- **ecCreditReply_verificationCodeRaw**

The verification codes have enumerated values that are described in Reply Fields (on page 64).

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 **ecDebitService_verificationLevel** 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 **invoiceHeader_merchantDescriptor** field, and set the **invoiceHeader_merchantDescriptorAlternate** 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 **ecCreditService_run** field to `true`. When you request a credit, do not request any of these services at the same time:

- Any credit card services: **ccAuthService**, **ccAuthReversalService**, **ccCaptureService**, **ccCreditService**. For information about these services, see *Credit Card Services Using the Simple Order API*.

- Electronic check debit: **ecDebitService**. For information about this service, see Electronic Check Debits (on page 17).

- Any bank transfer services: **bankTransferService**, **bankTransferRefundService**, **bankTransferRealTimeService**. For information about these services, see the *Ingenico ePayments Developer Guide*.

- Any direct debit services: **directDebitService**, **directDebitRefundService**. For information about these services, see the *Ingenico ePayments Developer Guide*.

- PayPal payment or credit: **payPalPaymentService**, **payPalCreditService**. For information about these services, see *PayPal Express Checkout Services Using the Simple Order API*.

- Advanced Fraud Screen: afsService. For information about this service, see the *Decision Manager Using the Simple Order API Developer Guide*.

- Risk update: **riskUpdateService**. For information about this service, see the *Decision Manager Using the Simple Order 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 **ecDebitService** request to link the credit to the debit. Send the request ID value in the **ecCreditService_debitRequestID** 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 **ecCreditService** request.

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

- **ecDebitReply_correctedAccountNumber**

- **ecCreditReply_correctedAccountNumber**

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:

- **ecDebitReply_correctedRoutingNumber**

- **ecCreditReply_correctedRoutingNumber**

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:

- **ecDebitReply_verificationCode**

- **ecCreditReply_verificationCode**

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

- **ecDebitReply_verificationCodeRaw**

- **ecCreditReply_verificationCodeRaw**

The verification codes have enumerated values that are described in Reply Fields (on page 64).

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 78).

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 Fields (on page 47).

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

- **billTo_city**

- **billTo_country**

- **billTo_dateOfBirth**

- **billTo_email**

- **billTo_firstName**

- **billTo_ipAddress**

- **billTo_lastName**

- **billTo_phoneNumber**

- **billTo_postalCode**

- **billTo_state**

- **billTo_street1**

- **billTo_street2**

- **check_accountEncoderID**

- **check_accountNumber**

- **check_accountType**

- **check_bankTransitNumber**

- **check_checkNumber**

- **check_paymentInfo**

- **check_secCode**

- **ecCreditService_commerceIndicator**

- **ecCreditService_debitRequestID**

- **ecCreditService_partialPaymentID**

- **ecCreditService_referenceNumber**

- **ecCreditService_run**

- **ecCreditService_settlementMethod**

- **ecDebitService_debitRequestID**

- **ecDebitService_partialPaymentID**

- **invoiceHeader_merchantDescriptor**

- **item_#_productCode**

- **item_#_productName**

- **item_#_productSKU**

- **item_#_quantity**

- **item_#_taxAmount**

- **item_#_unitPrice**

- **merchantID**

- **merchantReferenceCode**

- **purchaseTotals_currency**

- **purchaseTotals_grandTotalAmount**

- **recurringSubscriptionInfo_subscriptionID**

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 **voidService_run** field to `true`. 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 **ecDebitService** or **ecCreditService** request to link the void to the debit or credit. Send the request ID value in the **voidService_voidRequestID** 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 **voidService** request.

The fields listed below are used to request a void. For detailed descriptions of these fields, see Request Fields (on page 47).

- **merchantID**

- **merchantReferenceCode**

- **voidService_run**

- **voidService_voidRequestID**

Optional Features

Corporate Checks

Set **check_accountType** 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:

- **billTo_driversLicenseNumber** and **billTo_driversLicenseState**

- **billTo_companyTaxID**

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 **ecDebitService_paymentMode** 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 **ecDebitService_paymentMode** 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 **ecDebitService_paymentMode** 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 **ecDebitService_referenceNumber** 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 **ecDebitService_paymentMode** field to `2` to indicate that you are triggering a payment.

   ◦ Set the value of the **ecDebitService_debitRequestID** field to the same value as the **ecDebitService_debitRequestID** 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 **ecCreditService_debitRequestID** field to the value contained in the **ecDebitService_debitRequestID** 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 **check_accountNumber** to the encoded account number.

- Set **check_accountEncoderID** 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 **invoiceHeader_merchantDescriptor** 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 **invoiceHeader_merchantDescriptor** 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 **ecDebitService_debitRequestID** field. Do not use the **ecCreditService_debitRequestID** from a previous partial credit. For each partial credit, set the **ecCreditService_partialPaymentID** 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 **ecDebitService_partialPaymentID** 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 code

- 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 Token Management Service Using the Simple Order API.

Recurring Billing

Services:

- Debit

- Credit

Processors:

- Chase Paymentech Solutions

- Cybersource ACH Service

  Recurring debits and credits for telephone-initiated orders are supported. The **check_secCode** 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 code

- Amount of the payment or credit

- Subscription ID

You can override most of the information stored in the subscription by including the relevant API fields in the 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 Simple Order 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 Simple Order 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.

For debits, you can use the **ecDebitService_settlementMethod** field to override the default method for a single transaction. For credits, you can use the **ecCreditService_settlementMethod** 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 ics2wstesta.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
check_accountNumber	• `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
check_accountType	• C • S • X	Required for transactions in U.S. or Canadian dollars. For transactions in U.S. dollars, use C=personal checking account, S=savings account, and X=corporate checking account. For transactions in Canadian dollars, use *C* for all account types.
check_bankTransitNumber	Use these numbers for U.S. accounts: • 121042882 • 121107882 • 071923284 • 122101191 For transactions in Canadian dollars, use any 8-digit number.	Required
ecDebitService_settlementMethod	Use these values for U.S. dollar transactions: • A: Automated Clearing House • B: Best possible • F: Facsimile draft Use *A* for all Canadian dollar transactions.	Optional
ecDebitService_verificationLevel	Use these values for U.S. dollar transactions: • 1 • 2	Optional

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 Simple Order API and SOAP Toolkit 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	check_ accountNumber	check_ bankTransit Number	ecDebitReply_verification Code	ecDebitReply_verification CodeRaw	ecDebitReply_corrected Account Number	ecDebitReply_corrected Routing Number
	12345678	112200439	00	1	—	—
	0011111111111	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	**decision**=REJECT **reasonCode**=388
10	**decision**=REJECT **reasonCode**=388

Testing TeleCheck

See the Simple Order API and SOAP Toolkit API Testing Information page.

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 Simple Order API.

API Fields

Formatting Restrictions

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

Data Type Definitions

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

Data Type	Description
Date and time	Format is yyyy-MM-DDThh:mm:ssZ where: • T separates the date and the time. • Z indicates Coordinated Universal Time (UTC), also known as Greenwich Mean Time (GMT). **Example:** 2021-01-11T22:47:57Z is January 11, 2021, at 22:47:57 (10:47:57 p.m.).
Integer	Whole number {..., -3, -2, -1, 0, 1, 2, 3, ...}
String	Sequence of letters, numbers, spaces, and special characters

Numbered Elements

The Cybersource XML schema includes several numbered elements. You can include these complex elements more than once in a request. For example, when a customer order includes more than one item, you must include multiple `<item>` elements in your request. Each item is numbered, starting with 0. The XML schema uses an `id` attribute in the item's opening tag to indicate the number. For example:

```
<item id="0">
```

As a name-value pair field name, this tag is called `item_0`. In this portion of the field name, the underscore before the number does not indicate hierarchy in the XML schema. Each item field is generically referred to as `item_#_<element name>` in the documentation.

Below is an example of the numbered `<item>` element and the corresponding name-value pair field names. If you are using the Simple Object Access Protocol (SOAP), the client contains a corresponding item class.

XML Schema Element Names	Corresponding Name-Value Pair Field Names

`<item id="0">`
  `<unitPrice>`
  `<quantity>`
`</item>`
	`item_0_unitPrice`
	`item_0_quantity`

`<item id="1">`
  `<unitPrice>`
  `<quantity>`
`</item>`
	`item_1_unitPrice`
	`item_1_quantity`

> ⚠ **Important:** When a request in XML format includes an `<item>` element, the element must include an `id` attribute. For example: `<item id="0">`.

Simple Order API Fields

Request 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 a debit or credit become optional. See Token Management Service (on page 38), and Recurring Billing (on page 39).

Request Fields

Field Name	Description	Used By: Required (R) or Optional (O)	Data Type & Length
billTo_city	City in the billing address.	ecCreditService (R)1 ecDebitService (R)	TeleCheck: String (30) All other processors: String (50)
billTo_company	Name of the customer's company.	ecDebitService (Optional for TeleCheck and Wells Fargo ACH. Not used for any other processor.)	TeleCheck: String (60) Wells Fargo ACH: String (40)
billTo_companyTaxID	Company's tax identifier. TeleCheck Contact your TeleCheck representative to find out whether this field is required or optional. All Other Processors Not used.	ecDebitService (See the field description.)	String with numbers only (9)
billTo_country	Country in the billing address. Use the two-character ISO Standard Country Codes.	ecCreditService (R)1 ecDebitService (R)	String (2)
billTo_driversLicenseNumber	Driver's license number of the customer. TeleCheck Contact your TeleCheck representative to find out whether this field is required or optional. If you include this field in your request, you must also include **billTo_driversLicenseState.**	ecDebitService (See the field description.)	String (30)

Request Fields (continued)

Field Name	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	All Other Processors Not used.		
billTo_driversLicenseState	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. TeleCheck: Contact your TeleCheck representative to find out whether this field is required or optional. All Other Processors: Not used.	ecDebitService (See the field description.)	String (2)
billTo_email	Customer's email address, including the full domain name. Format: name@host.domain	ecCreditService (R)1 ecDebitService (R)	String (255)
billTo_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`.	ecCreditService (R)1 ecDebitService (R)	TeleCheck: String (50) All other processors: String (60)
billTo_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 check_secCode is `WEB`. All Other Processors	ecCreditService (O) ecDebitService (See the field description.)	String (15)

Request Fields (continued)

Field Name	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	Not used.		
billTo_lastName	Customer's last name. If the transaction is for a corporate account, use this field for the company name.	ecCreditService (R)1 ecDebitService (R)	TeleCheck: String (50) All other processors: String (60)
billTo_phoneNumber	Customer's phone number. Format for TeleCheck: NNNNNNNNNN	ecCreditService (O) ecDebitService (Required for Cybersource ACH Service and TeleCheck. Not used by any other processor.)	TeleCheck: String (10) All other processors: String (15)
billTo_postalCode	Postal code for the billing address. The postal code must consist of 5 to 9 digits. When the billing country is the U.S., the 9-digit postal code must follow this format: [5 digits][dash][4 digits] **Example**: 12345-6789 When the billing country is Canada, the 6- digit postal code must follow this format: [alpha][numeric][alpha][space][numeric][alpha][numeric] **Example**: A1B 2C3	ecCreditService (R)1 ecDebitService (R)	String (10)
billTo_state	State in the billing address. Use the two-character State, Province, and Territory Codes for the United States and Canada.	ecCreditService (R)1 ecDebitService (R)	String (2)

Request Fields (continued)

Field Name	Description	Used By: Required (R) or Optional (O)	Data Type & Length
billTo_street1	First line of the billing street address.	ecCreditService (R)1 ecDebitService (R)	TeleCheck: String (50) All other processors: String (60)
billTo_street2	Second line of the billing street address. Used for additional address information. Attention: Accounts Payable	ecCreditService (O) ecDebitService (O)	TeleCheck: String (50) All other processors: String (60)
businessRules_declineAVSFlags	List of AVS flags that cause the request to be declined for AVS reasons. Use a space to separate the flags in the list. ⚠ **Important:** Make sure that you include the value N in the list if you want to receive declines for the AVS code N.	ecDebitService (Optional for Chase Paymentech Solutions. Not used for any other processor.)	String (255)
check_accountEncoderID	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).	ecCreditService (Required for Chase Paymentech Solutions for encoded account numbers. Not used for any other processors.) ecDebitService (Required for Chase Paymentech Solutions for encoded account numbers. Not used for any other processors.)	String (3)

Request Fields (continued)

Field Name	Description	Used By: Required (R) or Optional (O)	Data Type & Length
check_accountNumber	Account number. When processing encoded account numbers, use this field for the encoded account number.	ecCreditService (R)1 ecDebitService (R)	String with numbers only (17)
check_accountType	Account type. Possible values: • C: Checking. • G: General ledger. This value is supported only on Wells Fargo ACH. • S: Savings. • X: Corporate checking.	ecCreditService (R)1 ecDebitService (R)	String (1)
check_bankTransitNumber	Bank routing number. This is also called the *transit number*.	ecCreditService (R)1 ecDebitService (R)	String with numbers only (9)
check_checkNumber	Check number. Chase Paymentech Solutions Optional. Cybersource ACH Service Not used. TeleCheck Strongly recommended on debit requests. Optional on credits.	ecCreditService (See the field description.) ecDebitService (See the field description.)	String with numbers only (8)
check_imageReference 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)

Request Fields (continued)

Field Name	Description	Used By: Required (R) or Optional (O)	Data Type & Length

check_secCode	Authorization method used for the transaction. See SEC Codes (on page 74).
	
	Bank of America ACH possible values:
	
	   • CCD
	
	   • PPD
	
	   • TEL
	
	   • WEB
	
	Chase Paymentech Solutions in Canada, use WEB for all ACH transactions.
	
	Chase Paymentech Solutions in the U.S. possible values:
	
	   • ARC
	
	   • CCD
	
	   • POP
	
	   • PPD
	
	   • TEL
	
	   • WEB
	
	TeleCheck possible values:
	
	   • PPD
	
	   • TEL
	
	   • WEB
	
	Wells Fargo ACH possible values:
		ecCreditService (O)
		
		ecDebitService (O)
			String (3)

Request Fields (continued)

Field Name	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	• CCD • PPD • TEL • WEB		
check_terminalCity	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.	ecCreditService ecDebitService Optional but strongly recommended if your processor is Chase Paymentech Solutions and you include check_secCode with a value of POP.	String (4)
check_terminalState	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.	ecCreditService ecDebitService Optional but strongly recommended if your processor is Chase Paymentech Solutions and you include **check_secCode** with acheck_secCode value of POP.	String (2)
ecCreditService_commerceIndicator	Type of transaction. Possible values:	ecCreditService (See the field description.)	String (13)

Field Name	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	• internet (default): e-commerce order placed using a Web site. • moto: Mail order or telephone order. • recurring: Recurring transaction. Chase Paymentech Solutions Not used. Cybersource ACH Service Optional. TeleCheck Optional.		
ecCreditService_debitRequestID	The request ID for the debit that is being credited. Used only for multiple partial credits. See Follow-On Credits and Stand-Alone Credits (on page 27).	ecCreditService (Required for follow-on credits. Not used for stand-alone credits.)	String (26)
ecCreditService_effectiveDate	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. Format: MMDDYYYY Supported only for the Cybersource ACH Service. 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	ecCreditService (O)	String (8)

Request Fields (continued)

Field Name	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	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.		
ecCreditService_referenceNumber	Check reference number. Identifier used for tracking a request through to the payment processor for reconciliation. If you do not provide this value, Cybersource generates a unique value and returns it to you in the **ecCreditReply_reconciliationID** field. For more information about tracking orders, see Order Tracking (on page 14), and *Getting Started with Cybersource Advanced for the Simple Order API.* **Requirements** • Bank of America ACH: Cybersource generates a unique transaction identifier. • Chase Paymentech Solutions: Optional. • TeleCheck: Required for stand-alone credits. Optional for follow-on credits. • Wells Fargo ACH: Cybersource generates a unique transaction identifier.	ecCreditService (See the field description.)	TeleCheck: String (50) All other processors: String (60)
ecCreditService_ run	Set this field to `true` to include **ecCreditService** in your request.	ecCreditService (R)	String (5)

Request Fields (continued)

Field Name	Description	Used By: Required (R) or Optional (O)	Data Type & Length
ecCreditService_settlementMethod	Method used for settlement. Possible values: • `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). See Settlement Delivery Methods (on page 40).	ecCreditService (Optional for Chase Paymentech Solutions. Not used for any other processor.)	String (1)
ecDebitService_commerceIndicator	Type of transaction. Possible values: • `internet` (default): e-commerce order placed using a web site. • `moto`: Mail order or telephone order. • `recurring`: Recurring transaction.	ecDebitService (Not used for Chase Paymentech Solutions. Optional for all other processors.)	String (13)
ecDebitService_debitRequestID	The request ID for debit requests. See Deferred and Partial Payments (on page 33). Use for deferred and partial payments.	ecDebitService (Supported only for Chase Paymentech Solutions and TeleCheck.)	String (26)
ecDebitService_effectiveDate	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. Format: MMDDYYYY	ecDebitService (O)	String (8)

Request Fields (continued)

Field Name	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	Supported only for the Cybersource ACH Service. 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.		
ecDebitService_paymentMode	Flag that indicates whether to process the payment. Use with deferred payments. See Deferred and Partial Payments (on page 33). Possible values: • 0: Standard debit with immediate payment (default). • 1: Indicates that this is a deferred payment and that you will send a debit request with **ecDebitService_paymentMode**=2 in the future. • 2: Indicates notification to initiate payment. Chase Paymentech Solutions and TeleCheck: Use for deferred and partial payments. Cybersource ACH Service: Not used.	ecDebitService (See the field description.)	Integer (1)

Request Fields (continued)

Field Name	Description	Used By: Required (R) or Optional (O)	Data Type & Length
ecDebitService_referenceNumber	Check reference number. Identifier used for tracking a request through to the payment processor for reconciliation. If you do not provide this value, Cybersource generates a unique value and returns it to you in the **ecDebitReply_reconciliationID** field. For more information about tracking orders, see Order Tracking (on page 14), and *Getting Started with Cybersource Advanced for the Simple Order API.* **Requirements** • Bank of America ACH: Cybersource generates a unique transaction identifier. • Chase Paymentech Solutions: Optional. • TeleCheck: For deferred payments, set this field to the value you received in the **ecDebitService_debitRequestID** field in the reply message for the associated debit. See Deferred and Partial Payments (on page 33). • Wells Fargo ACH: Cybersource generates a unique transaction identifier.	ecDebitService (See the field description.)	TeleCheck: String (50) All other processors: String (60)
ecDebitService_run	Set this field to `true` to include **ecDebitService** in your request.	ecDebitService (R)	String (5)
ecDebitService_settlementMethod	Method used for settlement. Possible values:	ecDebitService (Optional for Chase Paymentech	String (1)

Field Name	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	• A: Automated Clearing House (default for credits and for all transactions using Canadian dollars). • F: Facsimile draft. • B: Best possible (default if the field has not already been configured for your merchant ID). See Settlement Delivery Methods (on page 40).	Solutions. Not used by any other processor.)	
ecDebitService_ve rificationLevel	Level of fraud screening. Possible values: • 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).	ecDebitService (Optional for Chase Paymentech Solutions and TeleCheck. Not used by any other processor.)	Integer (1)
invoiceHeader_me rchantDescriptor	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).	ecCreditService (O) ecDebitService (O)	String (25)
invoiceHeader_me rchantDescriptor Alternate	Alternate information for your business. This API field overrides the company entry description value in	ecCreditService ecDebitService	String with numbers, letters, and spaces only (10)

Request Fields (continued)

Field Name	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	your Cybersource account. This value might be displayed on the customer's account statement. When you do not include this value in your debit or credit request, Cybersource uses the company entry description from your Cybersource account. For micro-transactions on Wells Fargo ACH, set this field to `ACCTVERIFY`. See Wells Fargo ACH Micro-Transactions (on page 25).	(Optional for Wells Fargo ACH. Not used by any other processor.)	
item_#_productCode	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 `default`. See Product Codes (on page 73) for a list of valid values. See Numbered Elements (on page 46).	ecCreditService (O) ecDebitService (Not used by Bank of America ACH and Wells Fargo ACH. Optional for any other processor.)	String (255)
item_#_productName	Name of the product. See Numbered Elements (on page 46).	ecCreditService (O) ecDebitService (Not used by Bank of America ACH and Wells Fargo ACH. Optional for any other processor.)	TeleCheck: String (20) All other processors: String (30)
item_#_productSKU	Product's identifier code. See Numbered Elements (on page 46).	ecCreditService (O) ecDebitService (Not used by Bank of America ACH and Wells Fargo	String (255)

Request Fields (continued)

Field Name	Description	Used By: Required (R) or Optional (O)	Data Type & Length
		ACH. Optional for any other processor.)	
item_#_quantity	Quantity of the product being purchased. The default value is `1`. Required if **item_#_productCode** is not `default` or one of the values related to shipping and/or handling. See Numbered Elements (on page 46).	ecCreditService (O) ecDebitService (See the field description.)	Integer (10)

item_#_taxAmount	Total tax to apply to the product. This value cannot be negative. The tax amount and the unit price must be in the same currency.
	
	The tax amount field is additive. The following example uses a two-exponent currency such as USD:
	
	You include the following items in your request:
	
	`item_0_unitPrice=10.00`
	`item_0_quantity=1`
	`item_0_taxAmount=0.80`
	
	`item_1_unitPrice=20.00`
	`item_1_quantity=1`
	`item_1_taxAmount=1.60`
	
	The total amount authorized is 32.40, not 30.00 with 2.40 of tax included.
	
	If you want to include **item_#_taxAmount** and also request the **taxService** service, see *Tax Calculation Service Using the Simple Order API*.
		ecCreditService (O)
		
		ecDebitService (O)
			String (15)

Request Fields (continued)

Field Name	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	See Numbered Elements (on page 46).		
item_#_unitPrice	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. See Numbered Elements (on page 46). All Other Processors: You must include either this field or **purchaseTotals_grandTotalAmount** in your request.	ecCreditService (See the field description.) ecDebitService (See the field description.)	String (15)
linkToRequest	Value that links the current request to a previous transaction.	ecDebitService (O)	String (26)
merchantID	Your merchant ID. Use the same merchant ID for evaluation, testing, and production.	Required for all services	String (30)
merchantReference Code	Merchant-generated order reference or tracking number. For more information about tracking orders, see *Getting Started with Cybersource Advanced for the Simple Order API*.	Required for all services.	String (50)
purchaseTotals_currency	Currency used for the order. Possible value: • USD: U.S. dollars • CAD: Canadian dollars (Chase Paymentech Solutions only)	ecCreditService (R)1 ecDebitService (R)	String (5)
purchaseTotals_grandTotalAmount	Grand total for the order. For more information about using items or a grand total, see *Getting Started with Cybersource Advanced for the Simple Order API*.	ecCreditService (See the field description.) ecDebitService (See the field description.)	String (15)

Request Fields (continued)

Field Name	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	You must include either this field or **item_#_unitPrice** in your request for Cybersource ACH Service Chase Paymentech Solutions, and TeleCheck.		
recurringSubscription Info_subscriptionID	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).	ecCreditService (O)1 ecDebitService (O)	String (26)
voidService_run	Set this field to `true` to include **voidService** in your request.	voidService (R)	String (5)
voidService_voidRequestID	The request ID of the debit or credit that you want to void.	voidService (R)	String (26)
1—Required only for stand-alone credits for all processors.			

Response Fields

Response Fields

Field Name	Description	Returned By	Data Type & Length
decision	Summarizes the result of the overall request. The field can contain one of the following values: • `ACCEPT` • `ERROR` • `REJECT`	All Electronic Check Services	String (6)
ecCreditReply_amount	Total amount submitted to the payment processor.	ecCreditReply	String (15)
ecCreditReply_correctedAccountNumber	Corrected account number from the ACH verification service, which is described in ACH Verification (on page 28).	ecCreditReply	String (17)

Response Fields (continued)

Field Name	Description	Returned By	Data Type & Length
ecCreditReply_correctedRoutingNumber	Corrected routing number from the ACH verification service, which is described in ACH Verification (on page 28).	ecCreditReply	String (9)
ecCreditReply_ownerMerchantID	Merchant ID that was used to create the subscription or token for which the service was requested. See subscription information in *Recurring Billing Using the Simple Order API*. See token information in *Token Management Service Using the Simple Order AP*I.	ecCreditReply	String (30)
ecCreditReply_processorResponse	Result code returned by the payment processor.	ecCreditReply	String (6)
ecCreditReply_processorTransactionID	Transaction identifier or tracking ID returned by the payment processor. For more information about tracking orders, see *Getting Started with Cybersource Advanced for the Simple Order API*. Wells Fargo ACH: The value for this field is the same as the value for **ecCreditService_referenceNumber**.	ecCreditReply	String (87)
ecCreditReply_reasonCode	A numeric value corresponding to the result of the credit request. See Reason Codes (on page 75), for a list of possible values.	ecCreditReply	Integer (5)
ecCreditReply_reconciliationID	Reference number for the transaction. 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	ecCreditReply	String (60)

Response Fields (continued)

Field Name	Description	Returned By	Data Type & Length
	information about tracking orders, see Getting Started with Cybersource Advanced for the Simple Order API.		
ecCreditReply_requestDateTime	Date and time when the service was requested.	ecCreditReply	String (20)
ecCreditReply_settlementMethod	Method used to settle the credit. Possible values: • A: Automated Clearing House • B: Best possible • F: Facsimile	ecCreditReply	String (1)
ecCreditReply_verificationCode	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 79).	ecCreditReply	String (2)
ecCreditReply_verificationCodeRaw	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 79).	ecCreditReply	String (2)
ecDebitReply_amount	Total amount submitted to the payment processor.	ecDebitReply	String (15)
ecDebitReply_correctedAccountNumber	Corrected account number from the ACH verification service, which is described in ACH Verification (on page 23).	ecDebitReply	String (17)
ecDebitReply_correctedRoutingNumber	Corrected routing number from the ACH verification service, which is described in ACH Verification (on page 23).	ecDebitReply	String (9)
ecDebitReply_ownerMerchantID	Merchant ID that was used to create the subscription or customer profile for which the service was requested. See subscription information in *Recurring Billing Using the Simple Order API*.	ecDebitReply	String (30)

Response Fields (continued)

Field Name	Description	Returned By	Data Type & Length
	See token information in *Token Management Service Using the Simple Order API*.		
ecDebitReply_processorResponse	Result code returned by the payment processor.	ecDebitReply	String (6)
ecDebitReply_processorTransactionID	Transaction identifier or tracking ID returned by the payment processor. For more information about tracking orders, see *Getting Started with Cybersource Advanced for the Simple Order API*. Wells Fargo ACH: The value for this field is the same as the value for **ecDebitService_referenceNumber**.	ecDebitReply	String (87)
ecDebitReply_reasonCode	A numeric value corresponding to the result of the debit request. See Reason Codes (on page 75) for a list of possible values.	ecDebitReply	Integer (5)
ecDebitReply_reconciliationID	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 Simple Order API*.	ecDebitReply	String (60)
ecDebitReply_requestDateTime	Date and time when the service was requested.	ecDebitReply	String (20)
ecDebitReply_settlementMethod	Method used to settle the debit. Possible values:	ecDebitReply	String (1)

Response Fields (continued)

Field Name	Description	Returned By	Data Type & Length
	• A: Automated Clearing House • B: Best possible • F: Facsimile		
ecDebitReply_verificationCode	Results from the ACH verification service, which is described in ACH Verification (on page 23). For the possible values, see Verification Codes (on page 79).	ecDebitReply	String (2)
ecDebitReply_verificationCodeRaw	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 79).	ecDebitReply	String (2)
ecDebitService_debitRequestID	The request ID for debit or credit requests. See Deferred and Partial Payments (on page 33), or Follow-On Credits and Stand-Alone Credits (on page 27).	ecDebitReply	String (26)
invalidField_0...N	Fields in the request that contained invalid data. These reply fields are included as an aid to software developers only. No attempt should be made to use these fields for end user interaction. For more information about missing and invalid fields, see *Getting Started with Cybersource Advanced for the Simple Order API*.	All Electronic Check Services	String (100)
merchantReference Code	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)
missingField_0...N	Required fields that were missing from the request. These reply fields are included as an aid to software developers only. No attempt should be made to use these fields for end user interaction. For more information	All Electronic Check Services	String (100)

Response Fields (continued)

Field Name	Description	Returned By	Data Type & Length
	about missing and invalid fields, see *Getting Started with Cybersource Advanced for the Simple Order API*.		
purchaseTotals_currency	Currency used for the order. Possible value: • `USD:` U.S. dollars • `CAD:` Canadian dollars (Chase Paymentech Solutions only)	ecCreditReply ecDebitReply	String (5)
reasonCode	Numeric value corresponding to the result of the overall request. See Reason Codes (on page 75), for a list of possible values.	All Electronic Check Services	Integer (5)
requestID	Identifier for the request.	All Electronic Check Services	String (26)
voidReply_amount	Total amount of the void.	voidReply	Decimal (15)
voidReply_currency	Currency used for the order. Possible value: • `USD:` U.S. dollars • `CAD:` Canadian dollars (Chase Paymentech Solutions only)	voidReply	String (5)
voidReply_reasonCode	Numeric value corresponding to the result of the void request. See Reason Codes (on page 75), for a list of possible values.	voidReply	Integer (5)
voidReply_requestDateTime	Date and time when the service was requested.	voidReply	String (20)

Examples

Simple Order API Examples

Name-Value Pair Examples

Electronic Check Debit Request

```
ecDebitService_run=true
merchantID=infodev
merchantReferenceCode=15363553D21528F
billTo_firstName=John
billTo_lastName=Doe
billTo_street1=900 Metro Center Blvd.
billTo_city=Foster City
billTo_state=CA
billTo_postalCode=94404
billTo_country=US
billTo_phoneNumber=650-432-7350
billTo_email=jdoe@example.com
item_0_unitPrice=100.00
purchaseTotals_currency=USD
check_accountNumber=4100
check_accountType=c
check_bankTransitNumber=071923284
```

Electronic Check Debit Reply

```
requestID=9980055975450167905139
merchantReferenceCode=15363553D21528F
decision=ACCEPT
reasonCode=100
ecDebitReply_reasonCode=100
ecDebitReply_settlementMethod=A
ecDebitReply_requestDateTime=2003-05-16T23:48:09Z
ecDebitReply_amount=100.00
ecDebitReply_verificationLevel=1
ecDebitReply_reconciliationID=02RYXSPGCQH60NWA
ecDebitReply_processorResponse=123456
```

XML Examples

Electronic Check Debit Request

```xml
<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data 1.23">
    <merchantID>infodev</merchantID>
    <merchantReferenceCode>15363553D21528F</merchantReferenceCode>
    <billTo>
        <firstName>John</firstName>
        <lastName>Doe</lastName>
        <street1>900 Metro Center Blvd.</street1>
        <city>Foster City</city>
        <state>CA</state>
        <postalCode>94404</postalCode>
        <country>US</country>
        <phoneNumber>650-432-7350</phoneNumber>
        <email>jdoe@example.com</email>
    </billTo>
    <item id="0">
        <unitPrice>100.00</unitPrice>
    </item>
    <purchaseTotals>
        <currency>USD</currency>
    </purchaseTotals>
    <check>
        <accountNumber>4100</accountNumber>
        <accountType>c</accountType>
        <bankTransitNumber>071923284</bankTransitNumber>
    </check>
    <ecDebitService run="true"/>
</requestMessage>
```

Electronic Check Debit Reply

```xml
<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.23">
    <c:merchantReferenceCode>15363553D21528F</c:merchantReferenceCode>
    <c:requestID>9980055975450167905139</c:requestID>
    <c:decision>ACCEPT</c:decision>
    <c:reasonCode>100</c:reasonCode>
    <c:purchaseTotals>
        <c:currency>USD</c:currency>
    </c:purchaseTotals>
    <c:ecDebitReply>
    <c:reasonCode>100</c:reasonCode>
        <c:settlementMethod>A</c:settlementMethod>
        <c:requestDateTime>2003-05-16T23:48:09Z</c:requestDateTime>
        <c:amount>100.00</c:amount>
```

```
        <c:verificationLevel>1</c:verificationLevel>
        <c:reconciliationID>02RYXSPGCQH60NWA</c:reconciliationID>
        <c:processorResponse>123456</c:processorResponse>
    </c:ecDebitReply>
</c:replyMessage>
```

Product Codes

This table lists the values that you can use for the product code. Use the **item_#_productCode** 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 **check_secCode** 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 **check_accountType** 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 **check_secCode** field with a value of `POP`, we strongly recommend that you also submit the **check_terminalCity** and **checkTerminal_State** fields. If you submit the **check_terminalCity** and **checkTerminal_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 **check_accountType** 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 **check_secCode** 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 **check_secCode** field defaults to `WEB`. Use `WEB` as the SEC code for all Canadian dollar transactions on the Chase Paymentech Solutions connection.

Reason Codes

The following table lists the Electronic Check Services reason codes returned by the Simple Order API. See the information about handling replies in Getting Started with Cybersource Advanced for the Simple Order API.

Cybersource reserves the right to add new reason codes at any time. If your error handler receives a reason code that it does not recognize, it should use the **decision** field to determine the result.

Reason Codes

Reason Code	Description
100	Successful transaction.
101	The request is missing one or more required fields. Possible action: See the reply fields **missingField_0...N** for which fields are missing. Resend the request with the complete information. See the information about missing and invalid fields in Getting Started with Cybersource Advanced for the Simple Order API.
102	One or more fields in the request contains invalid data. Possible action: See the reply fields **invalidField_0...N** for which fields are invalid. Resend the request with the correct information. See the information about missing and invalid fields in Getting Started with Cybersource Advanced for the Simple Order API.
150	Error: General system failure. See the documentation for your client for information about handling retries in the case of system errors.
151	Error: The request was received, but there was a server timeout. This error does not include timeouts between the client and the server. Possible Action: To avoid duplicating the transaction, do not resend the request until you have reviewed the transaction status in the Business Center. See the documentation for your client for information about handling retries in the case of system errors.
152	Error: The request was received but there was a service timeout. Possible action: 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.

Reason Codes (continued)

Reason Code	Description
220	The processor declined the request based on a general issue with the customer's account. Possible action: Request a different form of payment.
221	The customer matched an entry on the processor's negative file. Possible action: Review the order and contact the payment processor.
222	The customer's bank account is frozen. Possible action: Review the order or request a different form of payment.
223	The customer's payment or credit has been declined because there is an existing duplicate check, the original transaction was not approved, or a valid authorization could not be located. Possible action: Review the order and contact the payment processor.
233	The processor declined the request based on an issue with the request itself. Possible action: Request a different form of payment.
234	There is a problem with your merchant configuration. Possible action: Do not resend the request. Contact Customer Support to correct the configuration problem.
235	The processor declined the request due to the requested amount exceeding the authorized amount. Possible action: Review the order and contact the payment processor.
236	Processor failure. Possible action: Wait a few minutes and resend the request.
241	The request ID is invalid for the follow-on request. Possible action: Verify the request ID is valid and resend the request.
246	The debit or credit is not voidable because the debit or credit information has already been submitted to your processor. Or, you requested a void for a type of transaction that cannot be voided. Possible action: No action required.
247	You requested a credit for a debit that was previously voided.

Reason Codes (continued)

Reason Code	Description
	Possible action: No action required.
250	Error: The request was received, but it timed out at the payment processor. Possible action: To avoid duplicating the transaction, do not resend the request until you have reviewed the transaction status in the Business Center.
388	Error: The routing number did not pass verification as described in ACH Verification (on page 23). 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.

NOC Codes

For more information, see Notifications of Change (NOCs) (on page 19).

NOC Codes

Code	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
ecDebitService	ecDebitReply_verificationCode	ecDebitReply_verificationCodeRaw
ecCreditService	ecCreditReply_verificationCode	ecCreditReply_verificationCodeRaw

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.