Merchant Descriptors

SCMP API

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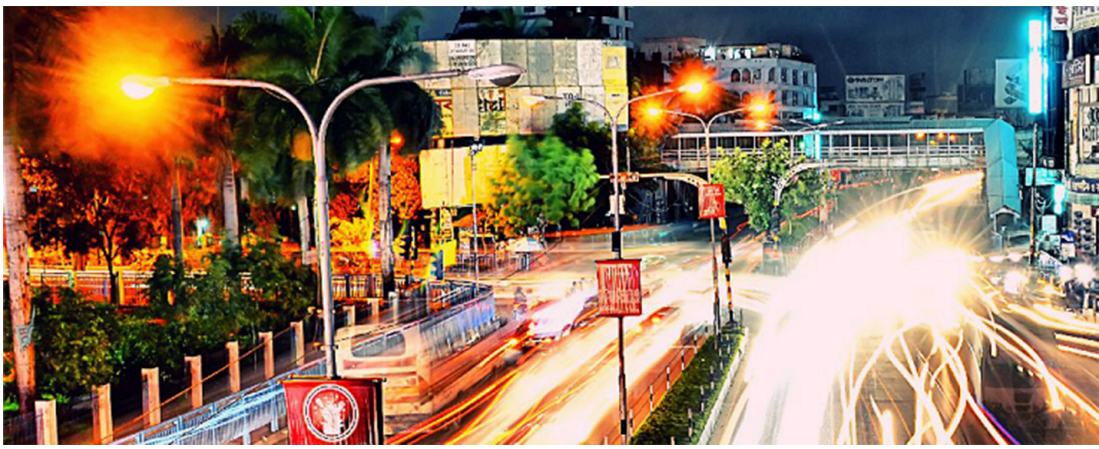
A Visa Solution



Developer Guide

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Version: 22.03

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Recent Revisions to This Document

22.03

Visa Platform Connect

Added the **merchant_descriptor_countryoforigin** request field for authorizations. See Visa Platform Connect Merchant Descriptors (on page 55).

22.02

Barclays

Updated information for the Barclays processor. See Barclays Merchant Descriptors (on page 14).

22.01

GPN

Updated information for the processor. See GPN Merchant Descriptors (on page 38).

21.02

Vero

Added support for the processor. See Vero Merchant Descriptor (on page 54).

21.01

Cielo

Updated information for the processor. See Cielo Merchant Descriptor (on page 20).

Getnet

Updated information for the processor. See Getnet Merchant Descriptor (on page 37).

RedeRede

Updated information for the processor. See Rede Merchant Descriptor (on page 45).

Software Express

Added support for the processor. See Software Express Merchant Descriptor (on page 49).

20.02

GPN

Updated information for the processor. See GPN Merchant Descriptors (on page 38).

About This Guide

This section describes the audience and purpose of this guide as well as conventions and related documentation. See below for information about how to use this guide and where to find further information.

Audience and Purpose

This guide is written for application developers who want to use the SCMP API to integrate merchant descriptors into their payment acceptance system.

Implementing merchant descriptors requires software development skills. You must write code that uses the API request fields to include merchant descriptor fields in credit card service requests.

Conventions

The following special statements are used in this document:

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

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

Related Documentation

Refer to the Support Center for complete technical documentation:

https://docs.cybersource.com/en/index.html

Customer Support

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

http://www.cybersource.com/support

AIBMS Merchant Descriptor

Services:

- Authorization
- Capture
- Credit

This feature enables you to submit merchant descriptor values that appear on a cardholder's statement.

Before including merchant descriptors in your requests, check with your bank to learn whether you must preregister your merchant descriptor information with them.

Table 1. Merchant Descriptor Fields for AIBMS

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
merchant_descriptor	Merchant description that appears on the cardholder's statement. When you include more than one consecutive space, extra spaces are removed.	**ics_auth** (R when the merchant descriptor contact is included in the request) **ics_bill** (R when the merchant descriptor contact is included in the request) **ics_credit** (R when the merchant descriptor contact is included in the request)	String (22)
merchant_descriptor_contact	Merchant contact information, such as a phone number, that appears on the cardholder's statement.	**ics_auth** (O) **ics_bill** (O) **ics_credit** (O)	String (13)

Table 1. Merchant Descriptor Fields for AIBMS (continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	When you include more than one consecutive space, extra spaces are removed.		

American Express Direct Merchant Descriptors

Services:

- Capture
- Credit

This feature enables you to submit merchant descriptor values that appear on a cardholder's statement.

Before including merchant descriptors in your requests:

- Contact American Express Direct to register to use merchant descriptors.
- Contact customer support to have your account configured for this feature.

Even though the following merchant descriptors are supported, American Express Direct does not always include all these merchant descriptors on the cardholder's statement.

Table 2. Merchant Descriptor Fields for American Express Direct

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
merchant_descriptor	Your business name. American Express displays this value on the cardholder's statement. When you include more than one consecutive space, extra spaces are removed. When you do not include this value in your request, the value in your account is sent to the processor. To add this value to your account, contact customer support. ***Aggregator Merchants*** If you are an aggregator, see the Aggregator Support section in *Credit Card Services Using the SCMP API* for information about merchant descriptors for aggregator merchants.	**ics_bill** (R when the merchant descriptor contact is included in the request. You can provide the merchant descriptor in your account instead of in the request.) **ics_credit** (R when the merchant descriptor contact is included in the request. You can provide the merchant descriptor in your account instead of in the request.)	String (27)

Table 2. Merchant Descriptor Fields for American Express Direct (continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
merchant_descriptor_city	City or phone number for your business. American Express might display this value on the cardholder's statement. For card-present transactions, American Express recommends that this field contain the city in which your business is located. For card-not-present transactions, American Express recommends that this field contain the phone number for your business. It should be a toll free number or a local number. When you do not include this value in your request, the value in your account is sent to the processor. To add this value to your account, contact customer support.	**ics_bill** (O) **ics_credit** (O)	String (21)
merchant_descriptor_contact	Contact information for your business. American Express might display this value on the cardholder's statement. This value could be used to resolve billing inquiries and disputes. When you include more than one consecutive space, extra spaces are removed. For card-present transactions, American Express recommends that this field contain your phone number. For card-not-present transactions, American Express recommends that this field contain the URL for your web site. When you do not include this value in your request, the URL or phone number in your account is sent to the processor. To add this value to your account, contact customer support.	**ics_bill** (O) **ics_credit** (O)	String (40)

Table 2. Merchant Descriptor Fields for American Express Direct (continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
merchant_descriptor_country	Country code for your business location. American Express might display this value on the cardholder's statement. Use the standard *ISO Standard Country Codes*. When you do not include this value in your request, the value in your account is sent to the processor. To add this value to your account, contact customer support.	**ics_bill** (O) **ics_credit** (O)	String (2)
merchant_descriptor_postal_code	Postal code for your business location. American Express might display this value on the cardholder's statement. When you do not include this value in your request, the value in your account is sent to the processor. To add this value to your account, contact customer support. Before sending the postal code to the processor, all non-alphanumeric characters are removed and, if the remaining value is longer than nine characters, the value is truncated starting from the right side.	**ics_bill** (O) **ics_credit** (Required when you are an aggregator; otherwise, optional)	String (15)
merchant_descriptor_state	State code or region code for your business location. American Express might display this value on the cardholder's statement. For the U.S. and Canada, use the standard *State, Province, and Territory Codes for the United States and Canada*. When you do not include this value in your request, the value in your account is sent to the	**ics_bill** (O) **ics_credit** (O)	String (3)

Table 2. Merchant Descriptor Fields for American Express Direct (continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	processor. To add this value to your account, contact customer support.		
merchant_descriptor_street	Street address for your business location. American Express might display this value on the cardholder's statement. If the street address is more than 38 characters, use meaningful abbreviations. When you do not include this value in your request, the value in your account is sent to the processor. To add this value to your account, contact customer support.	**ics_bill** (O) **ics_credit** (Required when you are an aggregator; otherwise, optional)	String (38)

Barclays Merchant Descriptors

Services:

- Capture
- Credit

This feature enables you to submit merchant descriptor values that appear on a cardholder's statement.

Before including merchant descriptors in your requests, you must be boarded to the Barclays multi-currency platform.

Table 3. Merchant Descriptor Fields for Barclays

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
merchant_descriptor	Merchant description that appears on the cardholder's statement. When you include more than one consecutive space, extra spaces are removed.	**ics_bill** (R when the merchant descriptor contact is included in the request) **ics_credit** (R when the merchant descriptor contact is included in the request)	String (23)
merchant_descriptor_contact	Merchant contact information, such as a phone number, that appears on the cardholder's statement. When you include more than one consecutive space, extra spaces are removed.	**ics_bill** (O) **ics_credit** (O)	String (13)

Chase Paymentech Solutions Merchant Descriptors

Services:

- Authorization
- Capture
- Credit

Card types:

- American Express—Transaction Advice Addendum (TAA) field only
- Discover—merchant descriptor and merchant descriptor contact fields only
- Mastercard—merchant descriptor and merchant descriptor contact fields only
- Visa—merchant descriptor and merchant descriptor contact fields only

This feature enables you to submit merchant descriptor values that appear on a cardholder's statement.

Before including merchant descriptors in your requests:

- Prepare a list of the merchant descriptors you plan to use.
- Contact Chase Paymentech Solutions for information about working with merchant descriptors. Chase Paymentech Solutions restricts the number of merchant descriptors you can use.
- Contact customer support to have your account enabled for this feature.

Merchant Descriptor Logic

Important: Some of the logic described in this section might not apply to your implementation depending on which parts of the merchant descriptor functionality are enabled in your account.

The logic described in this section applies to the **merchant_descriptor** and **merchant_descriptor_contact** fields. It does not apply to the TAA fields.

For authorizations, merchant descriptor information is sent to Chase Paymentech Solutions only when you include merchant descriptor information in the authorization request.

For captures, merchant descriptor information is sent to Chase Paymentech Solutions when you provide merchant descriptor information in the capture request, authorization request, or your account. When you do not include the merchant descriptor values in a capture request, the values from the authorization request are sent. If you did not include the merchant descriptor values in the authorization request, the values in your account are sent.

For follow-on credits, merchant descriptor information is sent to Chase Paymentech Solutions when you provide merchant descriptor information in the credit request, capture request, authorization request, or your account. When you do not include the merchant descriptor values in a follow-on credit request, the values from the capture request are sent. If you did not include the merchant descriptor values in the capture request, the values from the authorization request are sent. If you did not include the merchant descriptor values in the authorization request, the values in your account are sent.

For stand-alone credits, merchant descriptor information is sent to Chase Paymentech Solutions when you provide merchant descriptor information in the credit request or your account. When you do not include the merchant descriptor values in a stand-alone credit request, the values in your account are sent.

To add a merchant descriptor value to your account, contact customer support.

Characters

In the merchant descriptor fields, question marks are replaced with spaces.

Do not use the following punctuation characters in the merchant descriptor fields because they will cause the transaction to be rejected with reply flag `DINVALIDDATA`:

- caret (^)
- backslash (\ )
- open bracket ([ )
- close bracket ( ])
- tilde (~)
- accent (`)

API Fields

Table 4. Merchant Descriptor Fields for Chase Paymentech Solutions

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
amexdata_taa1 **amexdata_taa2**	Four Transaction Advice Addendum (TAA) fields. These fields are used to display descriptive	**ics_bill** (O) **ics_credit** (O)	String (40)

Table 4. Merchant Descriptor Fields for Chase Paymentech Solutions (continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
amexdata_taa3 **amexdata_taa4**	information about a transaction on the customer's American Express card statement. When you send TAA fields, start with **amexdata_taa1**, then **...taa2**, and so on. Skipping a TAA field causes subsequent TAA fields to be ignored. These fields are frequently used for Level II transactions. See *Level II and Level III Processing Using the SCMP API*. To add this value to your account, contact customer support.		
merchant_descriptor	Merchant description that is displayed on the cardholder's statement. When you include more than one consecutive space, extra spaces are removed. For an installment transaction, you must use one of the following formats: • <12-character merchant name>*PYMT<N>OF<M> • <7-character merchant name>*PYMT<N>OF<M> • <3-character merchant name>*PYMT<N>OF<M> where <N> is the payment number and <M> is the total number of payments. For example, for the third installment in a series of seven payments, the PYMT<N>OF<M> portion of the merchant descriptor would be `PYMT3OF7`. For other types of transactions, you must use one of the following formats:	**ics_auth** (R when the merchant descriptor contact is included in the request) **ics_bill** (R when the merchant descriptor contact is included in the request) **ics_credit** (R when the merchant descriptor contact is included in the request)	String (22)

Table 4. Merchant Descriptor Fields for Chase Paymentech Solutions (continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	◦ <12-character merchant name>* <9-character product description> ◦ <7-character merchant name>* <14-character product description> ◦ <3-character merchant name>* <18-character product description> This field is supported only for Visa, Mastercard, and Discover. To add this value to your account, contact customer support.		
merchant_descriptor_contact	Merchant contact information, such as a phone number, that is displayed on the cardholder's statement. When you include more than one consecutive space, extra spaces are removed. You must use one of the following formats: • PCCCCCCCCCCCC • NNN-NNN-NNNN • NNN-NNN-NAAA • NNN-NNN-AAAA • NNN-AAAAAAA where: • A: Alphanumeric (alpha or numeric) • C: Character (alpha or blank) • N: Numeric • P: Alpha	**ics_auth** (R when the merchant descriptor field is included in the request) **ics_bill** (R when the merchant descriptor field is included in the request) **ics_credit** (R when the merchant descriptor field is included in the request)	String (13)

Table 4. Merchant Descriptor Fields for Chase Paymentech Solutions (continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	This field is supported only for Visa, Mastercard, and Discover. To add this value to your account, contact customer support.		

Cielo Merchant Descriptor

Service:

- Authorization

This feature enables you to submit a merchant descriptor value that appears on a cardholder's statement.

Table 5. Merchant Descriptor Field for Cielo

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
merchant_descriptor	Your business name. This name appears on the cardholder's statement. When you do not include this value in your request, the value in your account is sent to the processor. To add this value to your account, contact customer support. This field is used for aggregator support as described in *Credit Card Services Using the SCMP API*.	**ics_auth** (R for aggregator transactions; otherwise, optional)	String (13)

Comercio Latino Merchant Descriptor

Service:

- Authorization

This feature enables you to submit a merchant descriptor value that appears on a cardholder's statement.

The merchant descriptor field is passed only to the Cielo acquirer.

Table 6. Merchant Descriptor Field for Comercio Latino

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
merchant_descriptor	Your business name. This name appears on the cardholder's statement. When you do not include this value in your request, the value in your account is sent to the processor. To add this value to your account, contact customer support.	**ics_auth** (O)	String (13)

Elavon Merchant Descriptor

Services:

- Authorization
- Capture
- Credit

Card type:

- Diners Club

This feature enables you to submit a merchant descriptor value that appears on a cardholder's statement.

Before including merchant descriptors in your requests, check with your bank to learn whether you must preregister your merchant descriptor information with them.

Table 7. Merchant Descriptor Field for Elavon

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
merchant_descriptor	Merchant description that appears on the cardholder's statement. When you include more than one consecutive space, extra spaces are removed.	**ics_auth** (O) **ics_bill** (O) **ics_credit** (O)	String (22)

Elavon Americas Merchant Descriptors

Services:

- Authorization
- Capture
- Credit

This feature enables you to submit merchant descriptor values that appear on a cardholder's statement.

Before including merchant descriptors in your requests, check with your bank to learn whether you must preregister your merchant descriptor information with them.

Table 8. Merchant Descriptor Fields for Elavon Americas

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
merchant_descriptor	Your business name. This name appears on the cardholder's statement. When you include more than one consecutive space, extra spaces are removed. When you do not include this value in your authorization request, the merchant name in your account is sent to the processor. To add this value to your account, contact customer support.	**ics_auth** (O) **ics_bill** (O) **ics_credit** (O)	String (23)
merchant_descriptor_city	City for your business location. This value might appear on the cardholder's statement. When you do not include this value in your authorization request, the value in your account is sent to the processor. To add this value to your account, contact customer support.	**ics_auth** (O) **ics_bill**(O) **ics_credit** (O)	String (13)
merchant_descriptor_contact	Telephone number for your business. This value might appear on the cardholder's statement.	**ics_auth** (O) **ics_bill** (O) **ics_credit** (O)	String (14)

Table 8. Merchant Descriptor Fields for Elavon Americas (continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	When you include more than one consecutive space, extra spaces are removed. When you do not include this value in your authorization request, the merchant phone number in your account is sent to the processor. To add this value to your account, contact customer support.		
merchant_descriptor_country	Country code for your business location. Use the standard *ISO Standard Country Codes*. This value might appear on the cardholder's statement. When you do not include this value in your authorization request, the value in your account is sent to the processor. To add this value to your account, contact customer support.	**ics_auth** (O) **ics_bill** (O) **ics_credit** (O)	String (2)
merchant_descriptor_postal_code	Postal code for your business location. This value might appear on the cardholder's statement. If your business is domiciled in the U.S., you can use a 5-digit or 9-digit postal code. A 9-digit postal code must follow this format: [5 digits][dash][4 digits] **Example:** 12345-6789 If your business is domiciled in Canada, you can use a 6-digit or 9-digit postal code. A 6-digit postal code must follow this format: [alpha][numeric][alpha][space][numeric][alpha][numeric] **Example:** A1B 2C3 When you do not include this value in your authorization request, the value in your account is sent to the processor. To add this value to your account, contact customer support.	**ics_auth** (O) **ics_bill** (O) **ics_credit** (O)	String (14)

Table 8. Merchant Descriptor Fields for Elavon Americas (continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	Important: Mastercard requires a postal code for any country that uses postal codes. You can provide the postal code in your account or you can include this field in your request.		
merchant_descriptor_state	State code or region code for your business location. This value might appear on the cardholder's statement. For the U.S. and Canada, use the standard *State, Province, and Territory Codes for the United States and Canada*. When you do not include this value in your authorization request, the value in your account is sent to the processor. To add this value to your account, contact customer support.	**ics_auth** (O) **ics_bill** (O) **ics_credit** (O)	String (3)
merchant_descriptor_street	Street address for your business location. This value might appear on the cardholder's statement. When you do not include this value in your capture or credit request, the value in your account is sent to the processor. To add this value to your account, contact customer support.	**ics_auth** (O) **ics_bill** (O) **ics_credit** (O)	String (60)

FDC Compass Merchant Descriptors

Services:

- Authorization—only for aggregators
- Capture—only for merchants who are not aggregators
- Credit—only for merchants who are not aggregators

This feature enables you to submit merchant descriptor values that appear on a cardholder's statement.

Before including merchant descriptors in your requests:

- Prepare a list of the merchant descriptors you plan to use.
- Contact FDC Compass for information about working with merchant descriptors. FDC Compass restricts the number of merchant descriptors you can use.
- Contact customer support to have your account enabled for this feature.

Characters

In the merchant descriptor fields, question marks are replaced with spaces.

Do not use the following punctuation characters in the merchant descriptor fields because they will cause the transaction to be rejected with reply flag `DINVALIDDATA`:

- caret (^)
- backslash (\ )
- open bracket ([ )
- close bracket ( ])
- tilde (~)
- accent (`)

API Fields

Table 9. Merchant Descriptor Fields for FDC Compass

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
amexdata_taa1 **amexdata_taa2** **amexdata_taa3** **amexdata_taa4**	Four Transaction Advice Addendum (TAA) fields. These fields are used to display descriptive information about a transaction on the customer's American Express card statement. When you send TAA fields, start with **amexdata_taa1**, then **...taa2**, and so on. Skipping a TAA field causes subsequent TAA fields to be ignored. These fields are frequently used for Level II transactions. See *Level II and Level III Processing Using the SCMP API*.	**ics_bill** (O) **ics_credit** (O)	String (40)
merchant_descriptor	Merchant description that is displayed on the cardholder's statement. When you include more than one consecutive space, extra spaces are removed. For an installment transaction, you must use one of the following formats: • <12-character merchant name>*PYMT<N>OF<M> • <7-character merchant name>*PYMT<N>OF<M> • <3-character merchant name>*PYMT<N>OF<M> where <N> is the payment number and <M> is the total number of payments. For example, for the third installment in a series of seven payments, the PYMT<N>OF<M> portion of the merchant descriptor	**ics_auth** (R when the merchant descriptor contact is included in the request) **ics_bill** (R when the merchant descriptor contact is included in the request) **ics_credit** (R when the merchant descriptor contact is included in the request)	String (22)

Table 9. Merchant Descriptor Fields for FDC Compass (continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	would be `PYMT3OF7`. For other types of transactions, you must use one of the following formats: ◦ <12-character merchant name>* <9-character product description> ◦ <7-character merchant name>* <14-character product description> ◦ <3-character merchant name>* <18-character product description> This field is supported only for Visa, Mastercard, and Discover. To add this value to your account, contact customer support.		
merchant_descriptor_contact	Merchant contact information, such as a phone number, that is displayed on the cardholder's statement. When you include more than one consecutive space, extra spaces are removed. You must use one of the following formats: • PCCCCCCCCCCCC • NNN-NNN-NNNN • NNN-NNN-NAAA • NNN-NNN-AAAA • NNN-AAAAAAA where: • A: Alphanumeric (alpha or numeric)	**ics_auth** (R when the merchant descriptor field is included in the request) **ics_bill** (R when the merchant descriptor field is included in the request) **ics_credit** (R when the merchant descriptor field is included in the request)	String (13)

Table 9. Merchant Descriptor Fields for FDC Compass (continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	• C: Character (alpha or blank) • N: Numeric • P: Alpha This field is supported only for Visa, Mastercard, and Discover. To add this value to your account, contact customer support.		

FDC Nashville Global Merchant Descriptors

Services:

- Authorization
- Capture
- Credit

This feature enables you to submit merchant descriptor values that appear on a cardholder's statement.

Before including merchant descriptors in your requests:

- Contact FDC Nashville Global to register to use merchant descriptors.
- Contact customer support to have your account enabled for this feature.

Merchant Descriptor Logic

Important: Some of the logic described in this section might not apply to your implementation depending on which parts of the merchant descriptor functionality are enabled in your account.

Important: You are responsible for ensuring that all the merchant descriptor location information that is sent to the processor is compatible.

For example, if a request message includes one merchant descriptor location field, the information in your account might be used to populate the remaining merchant descriptor location values that are sent to the processor. Cybersource does not check the merchant descriptor values to ensure that the combination of values from the request message and from your account are compatible.

To avoid a mismatch of merchant descriptor location values, it is recommended that you include all the merchant descriptor location fields in a request or do not include any merchant descriptor location fields in a request.

For authorizations, merchant descriptor information is sent to FDC Nashville Global only when you include merchant descriptor information in the authorization request. For each merchant descriptor, when you do not include the merchant descriptor value in an authorization request, no merchant descriptor value is sent to FDC Nashville Global.

For captures, merchant descriptor information is sent to FDC Nashville Global when you provide merchant descriptor information in the capture request, authorization request, or your account. For each merchant descriptor, when you do not include the merchant descriptor value in a capture request, the value from the authorization request is sent. If you did not include the merchant descriptor value in the authorization request, the value in your account is sent. If the value is not in your account, FDC Nashville Global uses the value in your First Data merchant master file.

For follow-on credits, merchant descriptor information is sent to FDC Nashville Global when you provide merchant descriptor information in the credit request, capture request, authorization request, or your account. For each merchant descriptor, when you do not include the merchant descriptor value in a follow-on credit request, the value from the capture request is sent. If you did not include the merchant descriptor value in the capture request, the value from the authorization request is sent. If you did not include the merchant descriptor value in the authorization request, the value in your account is sent. If the value is not included in your account, FDC Nashville Global uses the value in your First Data merchant master file.

For stand-alone credits, merchant descriptor information is sent to FDC Nashville Global when you provide merchant descriptor information in the credit request or your account. For each merchant descriptor, when you do not include the merchant descriptor value in a stand-alone credit request, the value in your account is sent. If the value is not included in your account, FDC Nashville Global uses the value in your First Data merchant master file.

To add a merchant descriptor value to your account, contact customer support.

API Fields

Table 10. Merchant Descriptor Fields for FDC Nashville Global

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
merchant_descriptor	Business description. This value must consist of your business name. When payments are made in installments, this value must also include installment information such as “1 of 5” or “3 of 7.” This value appears on the cardholder's statement. When you include this field in a request, you must also include a merchant descriptor contact and merchant descriptor state.	**ics_auth** (R when a merchant descriptor contact or merchant descriptor state is included; otherwise, optional) **ics_bill** (R when a merchant descriptor contact or merchant descriptor state is included; otherwise, optional)	String (22)

Table 10. Merchant Descriptor Fields for FDC Nashville Global (continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	For information about what happens when you do not include this value in your request, see Merchant Descriptor Logic (on page 30).	**ics_credit** (R when a merchant descriptor contact or merchant descriptor state is included; otherwise, optional)	
merchant_descriptor_alternate	Alternate contact information for your business, such as an email address or URL. This value might appear on the cardholder's statement. For information about what happens when you do not include this value in your request, see Merchant Descriptor Logic (on page 30). For authorizations, this value is not sent to the processor. Instead, this value is stored and sent to the processor for captures and follow-on credits.	**ics_auth** (O) **ics_bill** (O) **ics_credit** (O)	String (13)
merchant_descriptor_contact	Contact information for your business. For a card-present request, this value must be the city in which your store or outlet is located. For a card-not-present request, this value must be your customer service telephone number. When you include more than one consecutive space, extra spaces are removed. This value might appear on the cardholder's statement. When you include this field in a request, you must also include a merchant descriptor and merchant descriptor state.	**ics_auth** (R when a merchant descriptor or merchant descriptor state is included; otherwise, optional) **ics_bill** (R when a merchant descriptor or merchant descriptor state is included; otherwise, optional) **ics_credit** (R when a merchant descriptor	String (11)

Table 10. Merchant Descriptor Fields for FDC Nashville Global (continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	For information about what happens when you do not include this value in your request, see Merchant Descriptor Logic (on page 30).	or merchant descriptor state is included; otherwise, optional)	
merchant_descriptor_country	Country in which your business is located. Use the two-character *ISO Standard Country Codes*. This value might appear on the cardholder's statement. For information about what happens when you do not include this value in your request, see Merchant Descriptor Logic (on page 30).	**ics_auth** (O) **ics_bill** (O) **ics_credit** (O)	String (2)
merchant_descriptor_postal_code	Postal code for your business location. This value might appear on the cardholder's statement. When the merchant descriptor country is the U.S., the postal code must consist of five digits or nine digits. A 9-digit postal code must follow this format: [5 digits][dash][4 digits] **Example:** 12345-6789 When the merchant descriptor country is Canada, the 6-digit postal code must follow this format: [alpha][numeric][alpha][space][numeric][alpha][numeric] **Example:** A1B 2C3 For information about what happens when you do not include this value in your request, see Merchant Descriptor Logic (on page 30).	**ics_auth** (O) **ics_bill** (O) **ics_credit** (O)	String (10)

Table 10. Merchant Descriptor Fields for FDC Nashville Global (continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
merchant_descriptor_state	State or territory in which your business is located. cardholder's statement. When the merchant descriptor country is the U.S. or Canada, use the *State, Province, and Territory Codes for the United States and Canada*. This value might appear on the cardholder's statement. When you include this field in a request, you must also include a merchant descriptor and merchant descriptor contact. For information about what happens when you do not include this value in your request, see Merchant Descriptor Logic (on page 30).	**ics_auth** (R when a merchant descriptor or merchant descriptor contact is included; otherwise, optional) **ics_bill** (R when a merchant descriptor or merchant descriptor contact is included; otherwise, optional) **ics_credit** (R when a merchant descriptor or merchant descriptor contact is included; otherwise, optional)	String (2)
merchant_descriptor_street	Street address for your business location. When you include this value in your request, the following actions are recommended: • If you are located in the United States or Canada, also include the merchant descriptor country, merchant descriptor state, and merchant descriptor postal code in your request. • If you are not located in the United States or Canada, also include the merchant	**ics_auth** (O) **ics_bill** (O) **ics_credit** (O) FDC Nashville Global recommends that you include this value for debit card requests and for American Express credit card requests.	String (60)

Table 10. Merchant Descriptor Fields for FDC Nashville Global (continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	descriptor country and merchant descriptor postal code in your request. This value might appear on the cardholder's statement. For information about what happens when you do not include this value in your request, see Merchant Descriptor Logic (on page 30).		

FDMS South Merchant Descriptor

Services:

- Authorization
- Capture
- Credit

This feature enables you to submit a merchant descriptor value that appears on a cardholder's statement.

FDMS South permits you to send a unique merchant descriptor with every transaction. This is useful when you want to include the order number as part of the merchant descriptor.

Before including a merchant descriptor in your requests:

- Contact FDMS South to register to use merchant descriptors.
- Contact customer support to have your account configured for this feature.

Table 11. Merchant Descriptor Field for FDMS South

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
merchant_descriptor	Merchant description that appears on the cardholder's statement. When you include more than one consecutive space, extra spaces are removed.	**ics_auth** (O) **ics_bill** (O) **ics_credit** (O)	String (22)

Getnet Merchant Descriptor

Service:

- Authorization

This feature enables you to submit a merchant descriptor value that appears on a cardholder's statement.

Table 12. Merchant Descriptor Field for Getnet

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
merchant_descriptor	Your business name. This name appears on the cardholder's statement. When you do not include this value in your request, the value in your account is sent to the processor. **Aggregator Transactions** All characters must be uppercase letters. Special characters are not allowed. See the information about aggregator support in *Credit Card Services Using the SCMP API*. **Non-Aggregator Transactions** Special characters allowed: % $, . / & ( ) + = = < > - *	**ics_auth** (R for aggregator transactions. Otherwise, optional.)	Aggregator transactions: String (14) Other transactions: String (22)

GPN Merchant Descriptors

Services:

- Capture
- Credit

This feature enables you to submit merchant descriptor values that appear on a cardholder's statement.

Before including merchant descriptors in your requests, contact your merchant account provider to register to use merchant descriptors.

To avoid network compliance issues, it is recommended that your authorization and capture transactions use the same merchant descriptors.

The value you use in your authorization transaction will be the default value in follow-on transactions.

Table 13. Merchant Descriptor Fields for GPN

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
merchant_descriptor	Merchant description that appears on the cardholder's statement. When you include more than one consecutive space, extra spaces are removed.	**ics_bill** (R when the merchant descriptor contact is included in the request) **ics_credit** (R when the merchant descriptor contact is included in the request)	String (22)
merchant_descriptor_contact	Merchant contact information, such as a phone number, that appears on the cardholder's statement. When you include more than one consecutive space, extra spaces are removed.	**ics_bill** (O) **ics_credit** (O)	String (13)

Ingenico ePayments Merchant Descriptor

Services:

- Authorization
- Capture
- Credit

This feature enables you to submit a merchant descriptor value that appears on a cardholder's statement.

Before including a merchant descriptor in your requests, contact customer support to have your account configured for this feature.

Table 14. Merchant Descriptor Field for Ingenico ePayments

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
merchant_descriptor	Merchant description that appears on the cardholder's statement. When you include more than one consecutive space, extra spaces are removed.	**ics_auth** (O) **ics_bill** (O) **ics_credit** (O)	String (22)

OmniPay Direct Merchant Descriptors

Services:

- Authorization
- Capture
- Credit

This feature enables you to submit merchant descriptor values that appear on a cardholder's statement.

Table 15. Merchant Descriptor Fields for OmniPay Direct

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
merchant_descriptor	Your business name. This name appears on the cardholder's statement. When you include more than one consecutive space, extra spaces are removed. When you do not include this value in your capture or credit request, the value from your authorization request is sent to the processor. If you did not include this value in your authorization request, the merchant name in your account is sent. To add this value to your account, contact customer support. **Important:** This value must consist of English characters.	**ics_auth** (O) **ics_bill** (O) **ics_credit** (O)	String (23)
merchant_descriptor_city	City for your business location. This value might appear on the cardholder's statement. When you do not include this value in your capture or credit request, the value from your authorization request is sent to the processor. If	**ics_auth** (O) **ics_bill** (O) **ics_credit** (O)	String (13)

Table 15. Merchant Descriptor Fields for OmniPay Direct (continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	you did not include this value in your authorization request, the merchant city in your account is sent. To add this value to your account, contact customer support. **Important:** This value must consist of English characters.		
merchant_descriptor_country	Country code for your business location. Use the standard *ISO Standard Country Codes*. This value might appear on the cardholder's statement. When you do not include this value in your capture or credit request, the value from your authorization request is sent to the processor. If you did not include this value in your authorization request, the merchant country in your account is sent. To add this value to your account, contact customer support. **Important:** This value must consist of English characters.	**ics_auth** (O) **ics_bill** (O) **ics_credit** (O)	String (2)
merchant_descriptor_postal_code	Postal code for your business location. This value might appear on the cardholder's statement. If your business is domiciled in the U.S., you can use a 5-digit or 9-digit postal code. A 9-digit postal code must follow this format: [5 digits][dash][4 digits] **Example:** 12345-6789	**ics_auth** (O) **ics_bill** (O) **ics_credit** (O)	String (10)

Table 15. Merchant Descriptor Fields for OmniPay Direct (continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	If your business is domiciled in Canada, you can use a 6-digit or 9-digit postal code. A 6-digit postal code must follow this format: [alpha][numeric][alpha][space] [numeric][alpha][numeric] **Example:** A1B 2C3 When you do not include this value in your capture or credit request, the value from your authorization request is sent to the processor. If you did not include this value in your authorization request, the merchant postal code in your account is sent. To add this value to your account, contact customer support. **Important:** This value must consist of English characters. Mastercard requires a postal code for any country that uses postal codes. You can provide the postal code in your account or you can include this field in your request.		
merchant_descriptor_state	State code or region code for your business location. This value might appear on the cardholder's statement. For the U.S. and Canada, use the standard *State, Province, and Territory Codes for the United States and Canada*. When you do not include this value in your capture or credit request, the value from your authorization request is sent to the processor. If you did not include this value in your authorization request, the merchant	**ics_auth** (O) **ics_bill** (O) **ics_credit** (O)	String (3)

Table 15. Merchant Descriptor Fields for OmniPay Direct (continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	state in your account is sent. To add this value to your account, contact customer support. **Important:** This value must consist of English characters.		

Prosa Merchant Descriptor

Service:

- Authorization

This feature enables you to submit a merchant descriptor value that appears on a cardholder's statement.

Table 16. Merchant Descriptor Field for Prosa

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
merchant_descriptor	Your business name. This name appears on the cardholder's statement. When you do not include this value in your request, the value in your account is sent to the processor. To add this value to your account, contact customer support.	**ics_auth** (O)	String (22)

Rede Merchant Descriptor

Service:

- Authorization

This feature enables you to submit a merchant descriptor value that appears on a cardholder's statement.

Table 17. Merchant Descriptor Field for Rede

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
merchant_descriptor	Your business name. This name appears on the cardholder's statement. When you include more than one consecutive space, extra spaces are removed. When you send a value that exceeds the maximum length, the value is truncated before it is sent to the processor. This field is used for aggregator support as described in *Credit Card Services Using the SCMP API*.	**ics_auth** (R for aggregator transactions. Otherwise, optional.)	String (13)

SIX Merchant Descriptors

Services:

- Authorization
- Capture
- Credit

This feature enables you to submit merchant descriptor values that appear on a cardholder's statement.

Before including merchant descriptors in your requests:

- Contact SIX to let them know the values you will be sending in these fields.
- Contact customer support to have your account configured for this feature.

Table 18. Merchant Descriptor Fields for SIX

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
merchant_descriptor	Your business name. This name appears on the cardholder's statement. When you include more than one consecutive space, extra spaces are removed. When you do not include this value in your capture or credit request, the value from your authorization request is sent to the processor. If you did not include this value in your authorization request, the merchant name in your account is sent. To add this value to your account, contact customer support. **Important:** This value must consist of English characters.	**ics_auth** (R when any other merchant descriptor field is included in the request; otherwise, optional) **ics_bill** (R when any other merchant descriptor field is included in the request; otherwise, optional) **ics_credit** (R when any other merchant descriptor field	String (23)

Table 18. Merchant Descriptor Fields for SIX (continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
		is included in the request; otherwise, optional)	
merchant_descriptor_city	City for your business location. This value might appear on the cardholder's statement. When you do not include this value in your capture or credit request, the value from your authorization request is sent to the processor. If you did not include this value in your authorization request, the merchant city in your account is sent. To add this value to your account, contact customer support. **Important:** This value must consist of English characters.	**ics_auth** (R when any other merchant descriptor field is included in the request; otherwise, optional) **ics_bill** (R when any other merchant descriptor field is included in the request; otherwise, optional) **ics_credit** (R when any other merchant descriptor field is included in the request; otherwise, optional)	String (13)
merchant_descriptor_country	Country code for your business location. Use the standard *ISO Standard Country Codes*. This value might appear on the cardholder's statement. When you do not include this value in your capture or credit request, the value from your authorization request is sent to the processor. If you did not include this value in your authorization request, the merchant	**ics_auth** (R when any other merchant descriptor field is included in the request; otherwise, optional) **ics_bill** (R when any other merchant descriptor field is included in	String (2)

Table 18. Merchant Descriptor Fields for SIX (continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	country in your account is sent. To add this value to your account, contact customer support. **Important:** This value must consist of English characters.	the request; otherwise, optional) **ics_credit** (R when any other merchant descriptor field is included in the request; otherwise, optional)	

Software Express Merchant Descriptor

Service:

- Authorization

This feature enables you to submit a merchant descriptor value that appears on a cardholder's statement.

Table 19. Merchant Descriptor Field for Software Express

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
merchant_descriptor	Your business name. This name appears on the cardholder's statement. This field is used for aggregator support as described in the *Credit Card Services Using the SCMP API*.	**ics_auth** Required for aggregator transactions. Otherwise, not used.	String

Streamline Merchant Descriptors

Services:

- Capture
- Credit

This feature enables you to submit merchant descriptor values that appear on a cardholder's statement.

Before including merchant descriptors in your requests:

- Contact Streamline to let them know the values you will be sending in these fields.
- Contact customer support to have your account configured for this feature.

Table 20. Merchant Descriptor Fields for Streamline

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
merchant_descriptor	Your business name. When you include more than one consecutive space, extra spaces are removed.	**ics_bill** (R when any other merchant descriptor field is included in the request; otherwise, optional) **ics_credit** (R when any other merchant descriptor field is included in the request; otherwise, optional)	String (22)
merchant_descriptor_contact	Contact information for your business. When you include more than one consecutive space, extra spaces are removed. For card-present transactions, Streamline recommends that this field contain your city. For card-not-present transactions,	**ics_bill** (R when any other merchant descriptor field is included in the request; otherwise, optional)	String (13)

Table 20. Merchant Descriptor Fields for Streamline (continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	Streamline recommends that this field contain the telephone number for your help desk or the URL for your web site. When you provide a telephone number in this field, the first three digits must be numeric.	**ics_credit** (R when any other merchant descriptor field is included in the request; otherwise, optional)	
merchant_descriptor_postal_code	Postal code for your business location.	**ics_bill** (R when any other merchant descriptor field is included in the request; otherwise, optional) **ics_credit** (R when any other merchant descriptor field is included in the request; otherwise, optional)	String (10)
merchant_descriptor_street	Street address for your business location.	**ics_bill** (R when any other merchant descriptor field is included in the request; otherwise, optional) **ics_credit** (R when any other merchant descriptor field is included in the request; otherwise, optional)	String (26)

TSYS Acquiring Solutions Merchant Descriptors

Services:

- Capture
- Credit

This feature enables you to submit merchant descriptor values that appear on a cardholder's statement.

Before including merchant descriptors in your requests, contact customer support to have your account configured for this feature.

Table 21. Merchant Descriptor Fields for TSYS Acquiring Solutions

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
merchant_descriptor	Your business name. When you include more than one consecutive space, extra spaces are removed. When you do not include this value in your request, the business name in your account is sent to the processor. To add this value to your account, contact customer support.	**ics_bill** **ics_credit** Required when the merchant descriptor contact field is included in the request; otherwise, optional.	American Express card type: String (38) All other card types: String (23)
merchant_descriptor_city	City for your business location. When you do not include this value in your request, the value in your account is sent to the processor. To add this value to your account, contact customer support.	**ics_bill** (O) **ics_credit** (O)	American Express card type: String (21) All other card types: String (13)
merchant_descriptor_contact	For card-present transactions, TSYS Acquiring Solutions recommends that this field contain the street address for your business location. For card-not-present transactions,	**ics_bill** (O) **ics_credit** (O)	String (13)

Table 21. Merchant Descriptor Fields for TSYS Acquiring Solutions (continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	TSYS Acquiring Solutions recommends that this field contain the phone number for your business or the URL for your web site. When you do not include this value in your request, the value in your account is sent to the processor. To add this value to your account, contact customer support.		

Vero Merchant Descriptor

Service:

- Authorization
- Capture
- Credit

This feature enables you to submit a merchant descriptor value that appears on a cardholder's statement.

Table 22. Merchant Descriptor Field for Vero

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
merchant_descriptor	Your business name. This name appears on the cardholder's statement. When you do not include this value in your request, the value in your account is sent to the processor. To add this value to your account, contact customer support.	**ics_auth** (O)	String (23)
merchant_descriptor_contact	Telephone number for your business. This value might appear on the cardholder's statement. When you include more than one consecutive space, extra spaces are removed. When you do not include this value in your authorization request, the merchant phone number in your account is sent to the processor. To add this value to your account, contact customer support.	**ics_auth** (O) **ics_bill** (O) **ics_credit** (O)	String (13)

Visa Platform Connect Merchant Descriptors

Services:

- Authorization
- Capture
- Credit

This feature enables you to submit merchant descriptor values that appear on a cardholder's statement.

Before including merchant descriptors in your requests, check with your bank to learn whether you must preregister your merchant descriptor information with them.

Visa Platform Connect supports the merchant descriptors shown in "Merchant Descriptor Fields for Authorizations for Visa Platform Connect," (on page 55), for authorizations, and the merchant descriptors shown in "Merchant Descriptor Fields for Captures and Credits for Visa Platform Connect," (on page 59), for captures and credits.

Merchant descriptor information is always sent to the acquirer for all your authorization, capture, and credit transactions. The field descriptions in the following table describe the values that are sent when you do not include merchant descriptor information in your requests.

Table 23. Merchant Descriptor Fields for Authorizations for Visa Platform Connect

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
merchant_descriptor	Your business name. This name appears on the cardholder's statement. When you include more than one consecutive space, extra spaces are removed. When you do not include this value in your request, the merchant name in your account is sent to the acquirer. To add this value to your account, contact customer support. **Important:** This value must consist of English characters.	**ics_auth** (O)	String (23)
merchant_descriptor_city	City for your business location. This value might appear on the cardholder's statement.	**ics_auth** (O)	String (13)

Table 23. Merchant Descriptor Fields for Authorizations for Visa Platform Connect (continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	When you do not include this value in your request, the value in your account is sent to the acquirer. To add this value to your account, contact customer support. **Important:** This value must consist of English characters.		
merchant_descriptor_contact	Telephone number for your business. This value might appear on the cardholder's statement. When you include more than one consecutive space, extra spaces are removed. When you do not include this value in your request, the merchant phone number in your account is sent to the acquirer. To add this value to your account, contact customer support. **Important:** This value must consist of English characters.	**ics_auth** (O)	String (14)
merchant_descriptor_country	Country code for your business location. Use the standard *ISO Standard Country Codes*. This value might appear on the cardholder's statement. When you do not include this value in your request, the value in your account is sent to the acquirer. To add this value to your account, contact customer support. **Important:** This value must consist of English characters.	**ics_auth** (O)	String (2)
merchant_descriptor_countryoforigin	Merchant country of origin. Use the ISO Standard Country Codes.	**ics_auth** (R if you are a government-controlled merchant; otherwise, O)	String (2)

Table 23. Merchant Descriptor Fields for Authorizations for Visa Platform Connect (continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	Important: This value must consist of English characters. This field is supported only for Mastercard. If you are a government-controlled merchant, you must include this field. Instead of sending this field, you can ensure that your Cybersource account includes the correct country code.		
merchant_descriptor_postal_code	Postal code for your business location. This value might appear on the cardholder's statement. If your business is domiciled in the U.S., you can use a 5-digit or 9-digit postal code. A 9-digit postal code must follow this format: [5 digits][dash][4 digits] **Example**: 12345-6789 If your business is domiciled in Canada, you can use a 6-digit or 9-digit postal code. A 6-digit postal code must follow this format: [alpha][numeric][alpha][space][numeric][alpha][numeric] **Example:** A1B 2C3 When you do not include this value in your request, the value in your account is sent to the acquirer. To add this value to your account, contact customer support. **Important:** This value must consist of English characters.	**ics_auth** (R for POS transactions in Brazil; otherwise, O)	Brazil: String (8) All other countries: String (14)

Table 23. Merchant Descriptor Fields for Authorizations for Visa Platform Connect (continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	Mastercard requires a postal code for any country that uses postal codes. You can provide the postal code in your account or you can include this field in your request.		
merchant_descriptor_state	State code or region code for your business location. This value might appear on the cardholder's statement. For the U.S. and Canada, use the standard *State, Province, and Territory Codes for the United States and Canada*. When you do not include this value in your request, the value in your account is sent to the acquirer. To add this value to your account, contact customer support. **Important:** This value must consist of English characters. The value for this field corresponds to the following data in the TC 33 capture file[1]: • Record: CP01 TCR4 • Position: 103-105 • Field: Merchant State/Province Code	**ics_auth** (O)	String (3)
1 The TC 33 Capture file contains information about the purchases and refunds that you send to Cybersource. Visa Platform Connect creates the TC 33 Capture file at the end of the day and sends it to the merchant's acquirer, who uses this information to facilitate end-of-day clearing processing with payment networks.			

Table 24. Merchant Descriptor Fields for Captures and Credits forVisa Platform Connect

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
merchant_descriptor	Your business name. This name appears on the cardholder's statement. When you include more than one consecutive space, extra spaces are removed. When you do not include this value in your capture or credit request, the value from your authorization request is sent to the acquirer. If you did not include this value in your authorization request, the merchant name in your account is sent to the acquirer. To add this value to your account, contact customer support. **Important:** This value must consist of English characters.	**ics_bill** (O) **ics_credit** (O)	String (23)
merchant_descriptor_alternate	Alternate contact information for your business, such as an email address or URL. This value might appear on the cardholder's statement. When you do not include this value in your request, the merchant URL in your account is sent to the acquirer. To add this value to your account, contact customer support. **Important:** This value must consist of English characters.	**ics_bill** (O) **ics_credit** (O)	String (13)
merchant_descriptor_city	City for your business location. This value might appear on the cardholder's statement. When you do not include this value in your capture or credit request for a card-present transaction, the value from your authorization request is sent to the acquirer. If you did not include this value in your authorization request, the merchant	**ics_bill** (O) **ics_credit** (O)	String (13)

Table 24. Merchant Descriptor Fields for Captures and Credits forVisa Platform Connect (continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	city in your account is sent to the acquirer. To add this value to your account, contact customer support. When you do not include this value in your capture or credit request for a card-not-present transaction, the value in your account is sent to the acquirer. **Important:** This value must consist of English characters.		
merchant_descriptor_contact	Telephone number for your business. This value might appear on the cardholder's statement. When you include more than one consecutive space, extra spaces are removed. When you do not include this value in your capture or credit request, the value from your authorization request is sent to the acquirer. If you did not include this value in your authorization request, the merchant phone number in your account is sent to the acquirer. To add this value to your account, contact customer support. **Important:** This value must consist of English characters.	**ics_bill** (O) **ics_credit** (O)	String (14)
merchant_descriptor_country	Country code for your business location. Use the standard *ISO Standard Country Codes*. This value might appear on the cardholder's statement. When you do not include this value in your capture or credit request, the value from your authorization request is sent to the acquirer. If you did not include this value in your authorization request, the merchant	**ics_bill** (O) **ics_credit** (O)	String (2)

Table 24. Merchant Descriptor Fields for Captures and Credits forVisa Platform Connect (continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	country in your account is sent to the acquirer. To add this value to your account, contact customer support. **Important:** This value must consist of English characters.		
merchant_descriptor_postal_code	Postal code for your business location. This value might appear on the cardholder's statement. If your business is domiciled in the U.S., you can use a 5-digit or 9-digit postal code. A 9-digit postal code must follow this format: [5 digits][dash][4 digits] **Example:** 12345-6789 If your business is domiciled in Canada, you can use a 6-digit or 9-digit postal code. A 6-digit postal code must follow this format: [alpha][numeric][alpha][space] [numeric][alpha][numeric] **Example:** A1B 2C3 When you do not include this value in your capture or credit request, the value from your authorization request is sent to the acquirer. If you did not include this value in your authorization request, the merchant postal code in your account is sent to the acquirer. To add this value to your account, contact customer support. **Important:** This value must consist of English characters. Mastercard requires a postal code for any country that uses postal codes. You can provide the postal code in your account or you can include this field in your request.	**ics_bill** (R for POS transactions in Brazil; otherwise, O) **ics_credit** (R for POS transactions in Brazil; otherwise, O)	Brazil: String (8) All other countries: String (14)

Table 24. Merchant Descriptor Fields for Captures and Credits forVisa Platform Connect (continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
merchant_descriptor_state	State code or region code for your business location. This value might appear on the cardholder's statement. For the U.S. and Canada, use the standard *State, Province, and Territory Codes for the United States and Canada*. When you do not include this value in your capture or credit request, the value from your authorization request is sent to the acquirer. If you did not include this value in your authorization request, the merchant state in your account is sent to the acquirer. To add this value to your account, contact customer support. **Important:** This value must consist of English characters. The value for this field corresponds to the following data in the TC 33 capture file[1]: • Record: CP01 TCR4 • Position: 103-105 • Field: Merchant State/Province Code	**ics_bill** (O) **ics_credit** (O)	String (3)
merchant_descriptor_street	Street address for your business location. This value might appear on the cardholder's statement. When you do not include this value in your request, the value in your account is sent to the acquirer. To add this value to your account, contact customer support. **Important:** This value must consist of English characters.	**ics_bill** (O) **ics_credit** (O)	String (60)

Table 24. Merchant Descriptor Fields for Captures and Credits forVisa Platform Connect (continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
1 The TC 33 Capture file contains information about the purchases and refunds that you send to Cybersource. Visa Platform Connect creates the TC 33 Capture file at the end of the day and sends it to the merchant's acquirer, who uses this information to facilitate end-of-day clearing processing with payment networks.			

Worldpay VAP Merchant Descriptors

Worldpay VAP was previously called *Litle*. Litle was purchased by Vantiv, which was then purchased by Worldpay VAP. If you have any questions, contact your account manager at Worldpay VAP.

Services:

- Authorization
- Credit—stand-alone credits only. Worldpay VAP does not accept merchant descriptors in follow-on credit requests.

This feature enables you to submit merchant descriptor values that appear on a cardholder's statement.

Before including merchant descriptors in your requests:

- Contact Worldpay VAP to register to use merchant descriptors.
- Contact customer support to have your account configured for this feature.

If merchant descriptors are enabled for your account, merchant descriptor information is sent to the processor for all your authorization transactions. When you do not include merchant descriptor information in an authorization request, the default values in your account are sent. To add merchant descriptor values to your account, contact customer support.

Table 25. Merchant Descriptor Fields for Worldpay VAP

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
merchant_descriptor	Your business name. This name appears on the cardholder's statement. When you include more than one consecutive space, extra spaces are removed. When you do not include this value in your request, the value in your account is sent to the processor. To add this value to your account, contact customer support.	**ics_auth** (R in the request or your account when merchant descriptor contact is included in the request; otherwise, optional) **ics_credit** (R in the request or your account when merchant descriptor contact	String (22)

Table 25. Merchant Descriptor Fields for Worldpay VAP (continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	You can use one of the following formats for the merchant descriptor field. You are not required to use these formats. • <12-character prefix>*<9-character product description> • <7-character prefix>*<14-character product description> • <3-character prefix>*<18-character product description> When you use one of these formats: • The prefix in the merchant descriptor field must be exactly the same as the prefix set in your Worldpay VAP account. Typically, the prefix is your merchant name. • The valid characters for the merchant descriptor are: ◦ Numbers ◦ Letters ◦ The following special characters: ampersand (&), asterisk (*), dash (-), pound sign (#), comma, and period	is included in the request; otherwise, optional)	

Table 25. Merchant Descriptor Fields for Worldpay VAP (continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
merchant_descriptor_alternate	Alternate contact information for your business, such as an email address or URL. This value might appear on the cardholder's statement. When you do not include this value in your request, the merchant URL in your account is sent to the processor. To add this value to your account, contact customer support.	**ics_auth** (O) **ics_credit** (O)	String (13)
merchant_descriptor_city	City or phone number for your business. This value might appear on the cardholder's statement. When you do not include this value in your request, the value in your account is sent to the processor. To add this value to your account, contact customer support.	**ics_auth** (O) **ics_credit** (O)	String (50)
merchant_descriptor_contact	Contact information for your business. This value might appear on the cardholder's statement. This value could be used to resolve billing inquiries and disputes. When you include more than one consecutive space, extra spaces are removed. When you do not include this value in your request, the URL or phone number in your account is sent to the processor. To add this value to your account, contact customer support.	**ics_auth** (O) **ics_credit** (O)	String (13)