

# Merchant Descriptors

Simple Order API

**Developer Guide**

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# Recent Revisions to This Document

## 24.01

This update contains only editorial changes and no technical updates.

## 22.03

### **Visa Platform Connect**

Added the **invoiceHeader\_merchantDescriptorCountryOfOrigin** 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 \(on page 13\)](#).

## 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 \(on page 53\)](#).

## 21.01

### **Cielo**

Updated information for the processor. See [Cielo Merchant Descriptor \(on page 19\)](#).

### **Getnet**

Updated information for the processor. See [Getnet Merchant Descriptor \(on page 37\)](#).

### **RedeRede**

Updated information for the processor. See [Rede Merchant Descriptor \(on page 44\)](#).

### **Software Express**

Added support for the processor. See [Software Express Merchant Descriptor](#) (on page 48).

# 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 Simple Order 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://support.cybersource.com>

# 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.

## Merchant Descriptor Fields for AIBMS

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

**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.	ccCreditService (O)	



# 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.

## Merchant Descriptor Fields for American Express Direct

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
<b>invoiceHeader_merchantDescriptor</b>	<p>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.</p> <p>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.</p> <p><b>Aggregator Merchants</b></p> <p>If you are an aggregator, see the Aggregator Support section in <a href="#">Credit Card Services Using the Simple Order API</a> for information about merchant descriptors for aggregator merchants.</p>	<p><b>ccCaptureService</b> (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.)</p> <p><b>ccCreditService</b> (R when the merchant descriptor contact is included in the request. You can provide the merchant</p>	String (27)

### Merchant Descriptor Fields for American Express Direct (continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
		descriptor in your account instead of in the request.)	
<b>invoiceHeader_merchantDescriptorCity</b>	<p>City or phone number for your business. American Express might display this value on the cardholder's statement.</p> <p>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.</p> <p>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.</p>	<b>ccCaptureService</b> (O)  <b>ccCreditService</b> (O)	String (21)
<b>invoiceHeader_merchantDescriptorContact</b>	<p>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.</p> <p>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.</p>	<b>ccCaptureService</b> (O)  <b>ccCreditService</b> (O)	String (40)

### Merchant Descriptor Fields for American Express Direct (continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	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.		
<b>invoiceHeader_merchantDescriptorCountry</b>	<p>Country code for your business location. American Express might display this value on the cardholder's statement. Use the standard <i>ISO Standard Country Codes</i>.</p> <p>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.</p>	<b>ccCaptureService</b> (O)  <b>ccCreditService</b> (O)	String (2)
<b>invoiceHeader_merchantDescriptorPostalCode</b>	<p>Postal code for your business location. American Express might display this value on the cardholder's statement.</p> <p>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.</p> <p>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.</p>	<b>ccCaptureService</b> (O)  <b>ccCreditService</b> (Required when you are an aggregator; otherwise, optional)	String (15)
<b>invoiceHeader_merchantDescriptorState</b>	State code or region code for your business location. American Express might display this value	<b>ccCaptureService</b> (O)	String (3)

### Merchant Descriptor Fields for American Express Direct (continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	<p>on the cardholder's statement. For the U.S. and Canada, use the standard <i>State, Province, and Territory Codes for the United States and Canada</i>.</p> <p>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.</p>	<b>ccCreditService</b> (O)	
<b>invoiceHeader_merchantDescriptorStreet</b>	<p>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.</p> <p>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.</p>	<b>ccCaptureService</b> (O)  <b>ccCreditService</b> (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.

## Merchant Descriptor Fields for Barclays

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
<b>invoiceHeader_merchantDescriptor</b>	<p>Merchant description that appears on the cardholder's statement.</p> <p>When you include more than one consecutive space, extra spaces are removed.</p>	<p><b>ccCaptureService</b> (R when the merchant descriptor contact is included in the request)</p> <p><b>ccCreditService</b> (R when the merchant descriptor contact is included in the request)</p>	String (23)
<b>invoiceHeader_merchantDescriptorContact</b>	<p>Merchant contact information, such as a phone number, that appears on the cardholder's statement.</p> <p>When you include more than one consecutive space, extra spaces are removed.</p>	<p><b>ccCaptureService</b> (O)</p> <p><b>ccCreditService</b> (O)</p>	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 **invoiceHeader\_merchantDescriptor** and **invoiceHeader\_merchantDescriptorContact** 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 reason code [233](#):

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

# API Fields

## Merchant Descriptor Fields for Chase Paymentech Solutions

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
<b>invoiceHeader_amexDataTAA1</b>  <b>invoiceHeader_amexDataTAA2</b>  <b>invoiceHeader_amexDataTAA3</b>  <b>invoiceHeader_amexDataTAA4</b>	<p>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 <b>invoiceHeader_amexDataTAA1</b>, then ...<b>TAA2</b>, and so on. Skipping a TAA field causes subsequent TAA fields to be ignored.</p> <p>To add this value to your account, contact customer support.</p> <p>These fields are frequently used for Level II transactions. See <a href="#">Level II and Level III Processing Using the Simple Order API</a>.</p>	<b>ccCaptureService</b> (O)  <b>ccCreditService</b> (O)	String (40)
<b>invoiceHeader_merchantDescriptor</b>	<p>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:</p> <ul style="list-style-type: none"> <li>• &lt;12-character merchant name&gt;*PYMT&lt;N&gt;OF&lt;M&gt;</li> <li>• &lt;7-character merchant name&gt;*PYMT&lt;N&gt;OF&lt;M&gt;</li> <li>• &lt;3-character merchant name&gt;*PYMT&lt;N&gt;OF&lt;M&gt;</li> </ul>	<b>ccAuthService</b> (R when the merchant descriptor contact is included in the request)  <b>ccCaptureService</b> (R when the merchant descriptor contact is included in the request)  <b>ccCreditService</b> (R when the merchant descriptor contact is included in the request)	String (22)



## Merchant Descriptor Fields for Chase Paymentech Solutions (continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	<p>where &lt;N&gt; is the payment number and &lt;M&gt; is the total number of payments. For example, for the third installment in a series of seven payments, the PYMT&lt;N&gt;OF&lt;M&gt; portion of the merchant descriptor would be <a href="#">PYMT30F7</a>. For other types of transactions, you must use one of the following formats:</p> <ul style="list-style-type: none"> <li>◦ &lt;12-character merchant name&gt;* &lt;9-character product description&gt;</li> <li>◦ &lt;7-character merchant name&gt;* &lt;14-character product description&gt;</li> <li>◦ &lt;3-character merchant name&gt;* &lt;18-character product description&gt;</li> </ul> <p>This field is supported only for Visa, Mastercard, and Discover. To add this value to your account, contact customer support.</p>		
<b>invoiceHeader_merchantDescriptorContact</b>	<p>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:</p>	<p><b>ccAuthService</b> (R when the merchant descriptor field is included in the request)</p> <p><b>ccCaptureService</b> (R when the merchant</p>	String (13)

### Merchant Descriptor Fields for Chase Paymentech Solutions (continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	<ul style="list-style-type: none"> <li>• PCCCCCCCCCCCC</li> <li>• NNN-NNN-NNNN</li> <li>• NNN-NNN-NAAA</li> <li>• NNN-NNN-AAAA</li> <li>• NNN-AAAAAAA</li> </ul> <p>where:</p> <ul style="list-style-type: none"> <li>• A: Alphanumeric (alpha or numeric)</li> <li>• C: Character (alpha or blank)</li> <li>• N: Numeric</li> <li>• P: Alpha</li> </ul> <p>This field is supported only for Visa, Mastercard, and Discover. To add this value to your account, contact customer support.</p>	<p>descriptor field is included in the request)</p> <p><b>ccCreditService</b> (R when the merchant descriptor field is included in the request)</p>	

# Cielo Merchant Descriptor

## Service:

- Authorization

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

### Merchant Descriptor Field for Cielo

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
<b>invoiceHeader_merchantDescriptor</b>	<p>Your business name.</p> <p>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.</p> <p>This field is used for aggregator support as described in <i><a href="#">Credit Card Services Using the Simple Order API</a></i>.</p>	<b>ccAuthService</b> (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.

## Merchant Descriptor Field for Comercio Latino

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
<b>invoiceHeader_merchantDescriptor</b>	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.	<b>ccAuthService</b> (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.

## Merchant Descriptor Field for Elavon

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
<b>invoiceHeader_merchantDescriptor</b>	Merchant description that appears on the cardholder's statement.  When you include more than one consecutive space, extra spaces are removed.	<b>ccAuthService</b> (O) <b>ccCaptureService</b> (O) <b>ccCreditService</b> (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.


## Merchant Descriptor Fields for Elavon Americas

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
<b>invoiceHeader_merchantDescriptor</b>	<p>Your business name. This name appears on the cardholder's statement. When you include more than one consecutive space, extra spaces are removed.</p> <p>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.</p>	<b>ccAuthService</b> (O) <b>ccCaptureService</b> (O) <b>ccCreditService</b> (O)	String (23)
<b>invoiceHeader_merchantDescriptorCity</b>	<p>City for your business location. This value might appear on the cardholder's statement.</p> <p>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.</p>	<b>ccAuthService</b> (O) <b>ccCaptureService</b> (O) <b>ccCreditService</b> (O)	String (13)
<b>invoiceHeader_merchantDescriptorContact</b>	<p>Telephone number for your business. This value might appear on the cardholder's statement.</p>	<b>ccAuthService</b> (O)	String (14)

## Merchant Descriptor Fields for Elavon Americas (continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	<p>When you include more than one consecutive space, extra spaces are removed.</p> <p>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.</p>	<p><b>ccCaptureService</b> (O)</p> <p><b>ccCreditService</b> (O)</p>	
<b>invoiceHeader_merchantDescriptorCountry</b>	<p>Country code for your business location. Use the standard <i>ISO Standard Country Codes</i>. This value might appear on the cardholder's statement.</p> <p>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.</p>	<p><b>ccAuthService</b> (O)</p> <p><b>ccCaptureService</b> (O)</p> <p><b>ccCreditService</b> (O)</p>	String (2)
<b>invoiceHeader_merchantDescriptorPostalCode</b>	<p>Postal code for your business location. This value might appear on the cardholder's statement.</p> <p>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]</p> <p><b>Example:</b> 12345-6789</p> <p>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]</p> <p><b>Example:</b> A1B 2C3</p>	<p><b>ccAuthService</b> (O)</p> <p><b>ccCaptureService</b> (O)</p> <p><b>ccCreditService</b> (O)</p>	String (14)

## Merchant Descriptor Fields for Elavon Americas (continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	<p>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.</p> <div>  <b>Important:</b> 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.         </div>		
<b>invoiceHeader_merchantDescriptorState</b>	<p>State code or region code for your business location. This value might appear on the cardholder's statement.</p> <p>For the U.S. and Canada, use the standard <i>State, Province, and Territory Codes for the United States and Canada</i>.</p> <p>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.</p>	<b>ccAuthService</b> (O)  <b>ccCaptureService</b> (O)  <b>ccCreditService</b> (O)	String (3)
<b>invoiceHeader_merchantDescriptorStreet</b>	<p>Street address for your business location. This value might appear on the cardholder's statement.</p> <p>When you do not include this value in your capture or credit request, the value in your account is sent</p>	<b>ccAuthService</b> (O)  <b>ccCaptureService</b> (O)  <b>ccCreditService</b> (O)	String (60)



**Merchant Descriptor Fields for Elavon Americas (continued)**

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	to the processor. To add this value to your account, contact customer support.		

# 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 reason code [233](#):

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

# API Fields

## Merchant Descriptor Fields for FDC Compass

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
<b>invoiceHeader_amexDataTAA1</b>  <b>invoiceHeader_amexDataTAA2</b>  <b>invoiceHeader_amexDataTAA3</b>  <b>invoiceHeader_amexDataTAA4</b>	<p>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 <b>invoiceHeader_amexDataTAA1</b>, then ...<b>TAA2</b>, and so on. Skipping a TAA field causes subsequent TAA fields to be ignored.</p> <p>These fields are frequently used for Level II transactions. See <a href="#">Level II and Level III Processing Using the Simple Order API</a>.</p>	<b>ccCaptureService</b> (O)  <b>ccCreditService</b> (O)	String (40)
<b>invoiceHeader_merchantDescriptor</b>	<p>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:</p> <ul style="list-style-type: none"> <li>• &lt;12-character merchant name&gt;*PYMT&lt;N&gt;OF&lt;M&gt;</li> <li>• &lt;7-character merchant name&gt;*PYMT&lt;N&gt;OF&lt;M&gt;</li> <li>• &lt;3-character merchant name&gt;*PYMT&lt;N&gt;OF&lt;M&gt;</li> </ul> <p>where &lt;N&gt; is the payment number and &lt;M&gt; is the total number of payments. For example, for the third</p>	<b>ccAuthService</b> (R when the merchant descriptor contact is included in the request)  <b>ccCaptureService</b> (R when the merchant descriptor contact is included in the request)  <b>ccCreditService</b> (R when the merchant descriptor contact is included in the request)	String (22)

## Merchant Descriptor Fields for FDC Compass (continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	<p>installment in a series of seven payments, the PYMT&lt;N&gt;OF&lt;M&gt; portion of the merchant descriptor would be <a href="#">PYMT30F7</a>. For other types of transactions, you must use one of the following formats:</p> <ul style="list-style-type: none"> <li>◦ &lt;12-character merchant name&gt;*&lt;9-character product description&gt;</li> <li>◦ &lt;7-character merchant name&gt;*&lt;14-character product description&gt;</li> <li>◦ &lt;3-character merchant name&gt;*&lt;18-character product description&gt;</li> </ul> <p>This field is supported only for Visa, Mastercard, and Discover. To add this value to your account, contact customer support.</p>		
<b>invoiceHeader_merchantDescriptorContact</b>	<p>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:</p> <ul style="list-style-type: none"> <li>• PCCCCCCCCCCCC</li> <li>• NNN-NNN-NNNN</li> <li>• NNN-NNN-NAAA</li> <li>• NNN-NNN-AAAA</li> </ul>	<p><b>ccAuthService</b> (R when the merchant descriptor field is included in the request)</p> <p><b>ccCaptureService</b> (R when the merchant descriptor field is included in the request)</p> <p><b>ccCreditService</b> (R when the merchant</p>	String (13)

**Merchant Descriptor Fields for FDC Compass (continued)**

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	<ul style="list-style-type: none"><li>• NNN-AAAAAAA</li></ul> <p>where:</p> <ul style="list-style-type: none"><li>• A: Alphanumeric (alpha or numeric)</li><li>• C: Character (alpha or blank)</li><li>• N: Numeric</li><li>• P: Alpha</li></ul> <p>This field is supported only for Visa, Mastercard, and Discover. To add this value to your account, contact customer support.</p>	descriptor field is included in the request)	

# 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

### Merchant Descriptor Fields for FDC Nashville Global

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
<b>invoiceHeader_merchantDescriptor</b>	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.	<b>ccAuthService</b> (R when a merchant descriptor contact or merchant descriptor state is included; otherwise, optional)	String (22)

## Merchant Descriptor Fields for FDC Nashville Global (continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	<p>When you include this field in a request, you must also include a merchant descriptor contact and merchant descriptor state.</p> <p>For information about what happens when you do not include this value in your request, see <a href="#">Merchant Descriptor Logic (on page 30)</a>.</p>	<p><b>ccCaptureService</b> (R when a merchant descriptor contact or merchant descriptor state is included; otherwise, optional)</p> <p><b>ccCreditService</b> (R when a merchant descriptor contact or merchant descriptor state is included; otherwise, optional)</p>	
<b>invoiceHeader_merchantDescriptorAlternate</b>	<p>Alternate contact information for your business, such as an email address or URL.</p> <p>This value might appear on the cardholder's statement.</p> <p>For information about what happens when you do not include this value in your request, see <a href="#">Merchant Descriptor Logic (on page 30)</a>. 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.</p>	<p><b>ccAuthService</b> (O)</p> <p><b>ccCaptureService</b> (O)</p> <p><b>ccCreditService</b> (O)</p>	String (13)
<b>invoiceHeader_merchantDescriptorContact</b>	<p>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</p>	<p><b>ccAuthService</b> (R when a merchant descriptor or merchant descriptor state</p>	String (11)



### Merchant Descriptor Fields for FDC Nashville Global (continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	<p>telephone number. When you include more than one consecutive space, extra spaces are removed.</p> <p>This value might appear on the cardholder's statement.</p> <p>When you include this field in a request, you must also include a merchant descriptor and merchant descriptor state.</p> <p>For information about what happens when you do not include this value in your request, see <a href="#">Merchant Descriptor Logic (on page 30)</a>.</p>	<p>is included; otherwise, optional)</p> <p><b>ccCaptureService</b> (R when a merchant descriptor or merchant descriptor state is included; otherwise, optional)</p> <p><b>ccCreditService</b> (R when a merchant descriptor or merchant descriptor state is included; otherwise, optional)</p>	
<b>invoiceHeader_merchantDescriptorCountry</b>	<p>Country in which your business is located. Use the two-character <i>ISO Standard Country Codes</i>.</p> <p>This value might appear on the cardholder's statement.</p> <p>For information about what happens when you do not include this value in your request, see <a href="#">Merchant Descriptor Logic (on page 30)</a>.</p>	<p><b>ccAuthService</b> (O)</p> <p><b>ccCaptureService</b> (O)</p> <p><b>ccCreditService</b> (O)</p>	String (2)
<b>invoiceHeader_merchantDescriptorPostalCode</b>	<p>Postal code for your business location.</p> <p>This value might appear on the cardholder's statement.</p>	<p><b>ccAuthService</b> (O)</p> <p><b>ccCaptureService</b> (O)</p> <p><b>ccCreditService</b> (O)</p>	String (10)

## Merchant Descriptor Fields for FDC Nashville Global (continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	<p>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]</p> <p><b>Example:</b> 12345-6789</p> <p>When the merchant descriptor country is Canada, the 6-digit postal code must follow this format: [alpha][numeric][alpha][space][numeric][alpha][numeric]</p> <p><b>Example:</b> A1B 2C3</p> <p>For information about what happens when you do not include this value in your request, see <a href="#">Merchant Descriptor Logic (on page 30)</a>.</p>		
<b>invoiceHeader_merchantDescriptorState</b>	<p>State or territory in which your business is located. cardholder's statement.</p> <p>When the merchant descriptor country is the U.S. or Canada, use the <a href="#">State, Province, and Territory Codes for the United States and Canada</a>.</p> <p>This value might appear on the cardholder's statement.</p> <p>When you include this field in a request, you must also include a merchant descriptor and merchant descriptor contact.</p> <p>For information about what happens when you do not include this value in your request, see <a href="#">Merchant Descriptor Logic (on page 30)</a>.</p>	<p><b>ccAuthService</b> (R when a merchant descriptor or merchant descriptor contact is included; otherwise, optional)</p> <p><b>ccCaptureService</b> (R when a merchant descriptor or merchant descriptor contact is included; otherwise, optional)</p> <p><b>ccCreditService</b> (R when a merchant</p>	String (20)

### Merchant Descriptor Fields for FDC Nashville Global (continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
		descriptor or merchant descriptor contact is included; otherwise, optional)	
<b>invoiceHeader_merchantDescriptorStreet</b>	<p>Street address for your business location.</p> <p>When you include this value in your request, the following actions are recommended:</p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• If you are not located in the United States or Canada, also include the merchant descriptor country and merchant descriptor postal code in your request.</li> </ul> <p>This value might appear on the cardholder's statement.</p> <p>For information about what happens when you do not include this value in your request, see <a href="#">Merchant Descriptor Logic (on page 30)</a>.</p>	<p><b>ccAuthService</b> (O)</p> <p><b>ccCaptureService</b> (O)</p> <p><b>ccCreditService</b> (O)</p> <p>FDC Nashville Global recommends that you include this value for debit card requests and for American Express credit card requests.</p>	String (60)

# 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.

## Merchant Descriptor Field for FDMS South

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
<b>invoiceHeader_merchantDescriptor</b>	Merchant description that appears on the cardholder's statement.  When you include more than one consecutive space, extra spaces are removed.	<b>ccAuthService</b> (O)  <b>ccCaptureService</b> (O)  <b>ccCreditService</b> (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.

### Merchant Descriptor Field for Getnet

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
<b>invoiceHeader_merchantDescriptor</b>	<p>Your business name.</p> <p>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.</p> <p><b>Aggregator Transactions</b></p> <p>All characters must be uppercase letters. Special characters are not allowed. See the information about aggregator support in <a href="#">Credit Card Services Using the Simple Order API</a>.</p> <p><b>Non-Aggregator Transactions</b></p> <p>Special characters allowed: % \$ , . / &amp; ( ) + = &lt; &gt; - *</p>	<b>ccAuthService</b> (R for aggregator transactions. Otherwise, optional.)	<p>Aggregator transactions: String (14)</p> <p>Other transactions: String (22)</p>

# 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.

## Merchant Descriptor Fields for GPN

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
<b>invoiceHeader_merchantDescriptor</b>	Merchant description that appears on the cardholder's statement.  When you include more than one consecutive space, extra spaces are removed.	<b>ccCaptureService</b> (R when the merchant descriptor contact is included in the request)  <b>ccCreditService</b> (R when the merchant descriptor contact is included in the request)	String (22)
<b>invoiceHeader_merchantDescriptorContact</b>	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.	<b>ccCaptureService</b> (O)  <b>ccCreditService</b> (O)	String (13)


# OmniPay Direct Merchant Descriptors

## Services:



- Authorization
- Capture
- Credit

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

## Merchant Descriptor Fields for OmniPay Direct


Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
<b>invoiceHeader_merchantDescriptor</b>	<p>Your business name. This name appears on the cardholder's statement. When you include more than one consecutive space, extra spaces are removed.</p> <p>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.</p> <div> <b>Important:</b> This value must consist of English characters.</div>	<b>ccAuthService</b> (O)  <b>ccCaptureService</b> (O)  <b>ccCreditService</b> (O)	String (23)
<b>invoiceHeader_merchantDescriptorCity</b>	<p>City for your business location. This value might appear on the cardholder's statement.</p> <p>When you do not include this value in your capture or credit request, the value from your authorization</p>	<b>ccAuthService</b> (O)  <b>ccCaptureService</b> (O)	String (13)

## Merchant Descriptor Fields for OmniPay Direct (continued)


Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	<p>request is sent to the processor. If you did not include this value in your authorization request, the value in your account is sent. To add this value to your account, contact customer support.</p> <div>  <b>Important:</b> This value must consist of English characters.         </div>	<b>ccCreditService</b> (O)	
<b>invoiceHeader_merchantDescriptorCountry</b>	<p>Country code for your business location. Use the standard <i>ISO Standard Country Codes</i>. This value might appear on the cardholder's statement.</p> <p>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.</p> <div>  <b>Important:</b> This value must consist of English characters.         </div>	<b>ccAuthService</b> (O)  <b>ccCaptureService</b> (O)  <b>ccCreditService</b> (O)	String (2)
<b>invoiceHeader_merchantDescriptorPostalCode</b>	<p>Postal code for your business location. This value might appear on the cardholder's statement.</p>	<b>ccAuthService</b> (O)  <b>ccCaptureService</b> (O)  <b>ccCreditService</b> (O)	String (10)



## Merchant Descriptor Fields for OmniPay Direct (continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	<p>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]</p> <p><b>Example:</b> 12345-6789</p> <p>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]</p> <p><b>Example:</b> A1B 2C3</p> <p>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.</p> <div>  <p><b>Important:</b> This value must consist of English characters.</p> <p>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.</p> </div>		

## Merchant Descriptor Fields for OmniPay Direct (continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
<b>invoiceHeader_merchantDescriptorState</b>	<p>State code or region code for your business location. This value might appear on the cardholder's statement.</p> <p>For the U.S. and Canada, use the standard <i>State, Province, and Territory Codes for the United States and Canada</i>.</p> <p>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 state in your account is sent. To add this value to your account, contact customer support.</p> <div>  <b>Important:</b> This value must consist of English characters.         </div>	<b>ccAuthService</b> (O)  <b>ccCaptureService</b> (O)  <b>ccCreditService</b> (O)	String (3)

# Prosa Merchant Descriptor

## Service:

- Authorization

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

### Merchant Descriptor Field for Prosa

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
<b>invoiceHeader_merchantDescriptor</b>	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.	<b>ccAuthService</b> (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.

### Merchant Descriptor Field for Rede

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
<b>invoiceHeader_merchantDescriptor</b>	<p>Your business name.</p> <p>This name appears on the cardholder's statement.</p> <p>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.</p> <p>This field is used for aggregator support as described in <i><a href="#">Credit Card Services Using the Simple Order API</a></i>.</p>	<b>ccAuthService</b> (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.


## Merchant Descriptor Fields for SIX

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
<b>invoiceHeader_merchantDescriptor</b>	<p>Your business name. This name appears on the cardholder's statement. When you include more than one consecutive space, extra spaces are removed.</p> <p>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.</p> <div> <b>Important:</b> This value must consist of English characters.</div>	<p><b>ccAuthService</b> (R when any other merchant descriptor field is included in the request; otherwise, optional)</p> <p><b>ccCaptureService</b> (R when any other merchant descriptor field is included in the request; otherwise, optional)</p> <p><b>ccCreditService</b> (R when any other merchant descriptor field is included in</p>	String (23)

## Merchant Descriptor Fields for SIX (continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
		the request; otherwise, optional)	
<b>invoiceHeader_merchantDescriptorCity</b>	<p>City for your business location. This value might appear on the cardholder's statement.</p> <p>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.</p> <div>  <b>Important:</b> This value must consist of English characters.         </div>	<p><b>ccAuthService</b> (R when any other merchant descriptor field is included in the request; otherwise, optional)</p> <p><b>ccCaptureService</b> (R when any other merchant descriptor field is included in the request; otherwise, optional)</p> <p><b>ccCreditService</b> (R when any other merchant descriptor field is included in the request; otherwise, optional)</p>	String (13)
<b>invoiceHeader_merchantDescriptorCountry</b>	<p>Country code for your business location. Use the standard <i>ISO Standard Country Codes</i>. This value might appear on the cardholder's statement.</p> <p>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</p>	<p><b>ccAuthService</b> (R when any other merchant descriptor field is included in the request; otherwise, optional)</p> <p><b>ccCaptureService</b> (R when any other merchant descriptor field</p>	String (2)

### Merchant Descriptor Fields for SIX (continued)

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

# Software Express Merchant Descriptor

**Service:**

- Authorization

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

**Merchant Descriptor Field for Software Express**

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
<b>invoiceHeader_merchantDescriptor</b>	<p>Your business name. This name appears on the cardholder’s statement.</p> <p>This field is used for aggregator support as described in the <i>Credit Card Services Using the Simple Order API</i>.</p>	<p><b>ccAuthService</b></p> <p>Required for aggregator transactions. Otherwise, not used.</p>	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.

## Merchant Descriptor Fields for Streamline

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
<b>invoiceHeader_merchantDescriptor</b>	Your business name. When you include more than one consecutive space, extra spaces are removed.	<b>ccCaptureService</b> (R when any other merchant descriptor field is included in the request; otherwise, optional)  <b>ccCreditService</b> (R when any other merchant descriptor field is included in the request; otherwise, optional)	String (22)
<b>invoiceHeader_merchantDescriptorContact</b>	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,	<b>ccCaptureService</b> (R when any other merchant descriptor field is included in the request; otherwise, optional)	String (13)

### 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.	<b>ccCreditService</b> (R when any other merchant descriptor field is included in the request; otherwise, optional)	
<b>invoiceHeader_merchantDescriptorPostalCode</b>	Postal code for your business location.	<b>ccCaptureService</b> (R when any other merchant descriptor field is included in the request; otherwise, optional)  <b>ccCreditService</b> (R when any other merchant descriptor field is included in the request; otherwise, optional)	String (10)
<b>invoiceHeader_merchantDescriptorStreet</b>	Street address for your business location.	<b>ccCaptureService</b> (R when any other merchant descriptor field is included in the request; otherwise, optional)  <b>ccCreditService</b> (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.

## Merchant Descriptor Fields for TSYS Acquiring Solutions

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
<b>invoiceHeader_merchantDescriptor</b>	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.	<b>ccCaptureService</b>  <b>ccCreditService</b>  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)
<b>invoiceHeader_merchantDescriptor City</b>	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.	<b>ccCaptureService</b> (O)  <b>ccCreditService</b> (O)	American Express card type: String (21)  All other card types: String (13)
<b>invoiceHeader_merchantDescriptor Contact</b>	For card-present transactions, TSYS Acquiring Solutions recommends that this field contain the street address for your business location. For card-not-present transactions, TSYS Acquiring Solutions	<b>ccCaptureService</b> (O)  <b>ccCreditService</b> (O)	String (13)

**Merchant Descriptor Fields for TSYS Acquiring Solutions (continued)**

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	<p>recommends that this field contain the phone number for your business or the URL for your web site.</p> <p>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.</p>		

# Vero Merchant Descriptor

## Service:

- Authorization
- Capture
- Credit

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

## Merchant Descriptor Field for Vero

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
<b>invoiceHeader_merchantDescriptor</b>	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.	<b>ccAuthService</b> (O) <b>ccCaptureService</b> (O) <b>ccCreditService</b> (O)	String (23)
<b>invoiceHeader_merchantDescriptorContact</b>	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	<b>ccAuthService</b> (O) <b>ccCaptureService</b> (O) <b>ccCreditService</b> (O)	String (13)

**Merchant Descriptor Field for Vero (continued)**

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	value to your account, contact customer support.		

# 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.

## Merchant Descriptor Fields for Authorizations for Visa Platform Connect


Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
<b>invoiceHeader_merchantDescriptor</b>	<p>Your business name. This name appears on the cardholder's statement. When you include more than one consecutive space, extra spaces are removed.</p> <p>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.</p> <p><b>Important:</b> This value must consist of English characters.</p>	<b>ccAuthService</b> (O)	String (23)

## Merchant Descriptor Fields for Authorizations for Visa Platform Connect (continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
<b>invoiceHeader_merchantDescriptorCity</b>	<p>City for your business location. This value might appear on the cardholder's statement.</p> <p>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.</p> <p><b>Important:</b> This value must consist of English characters.</p>	<b>ccAuthService</b> (O)	String (13)
<b>invoiceHeader_merchantDescriptorContact</b>	<p>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.</p> <p>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.</p> <p><b>Important:</b> This value must consist of English characters.</p>	<b>ccAuthService</b> (O)	String (14)
<b>invoiceHeader_merchantDescriptorCountry</b>	<p>Country code for your business location. Use the standard <i>ISO Standard Country Codes</i>. This value might appear on the cardholder's statement.</p> <p>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.</p>	<b>ccAuthService</b> (O)	String (2)



## Merchant Descriptor Fields for Authorizations for Visa Platform Connect (continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	<p><b>Important:</b> This value must consist of English characters.</p>		
<b>invoiceHeader_merchantDescriptorCountryOfOrigin</b>	<p>Merchant country of origin.</p> <p>Use the ISO Standard Country Codes.</p> <div>  <b>Important:</b> This value must consist of English characters.         </div> <p>This field is supported only for Mastercard.</p> <p>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.</p>	<b>ccAuthService</b> (R if you are a government-controlled merchant; otherwise, O)	String (2)
<b>invoiceHeader_merchantDescriptorPostalCode</b>	<p>Postal code for your business location. This value might appear on the cardholder's statement.</p> <p>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]</p> <p><b>Example:</b> 12345-6789</p> <p>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]</p> <p><b>Example:</b> A1B 2C3</p>	<b>ccAuthService</b> (R for POS transactions in Brazil; otherwise, O)	<p>Brazil: String (8)</p> <p>All other countries: String (14)</p>

## Merchant Descriptor Fields for Authorizations for Visa Platform Connect (continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	<p>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.</p> <p><b>Important:</b> This value must consist of English characters.</p> <p>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.</p>		
<b>invoiceHeader_merchantDescriptorState</b>	<p>State code or region code for your business location. This value might appear on the cardholder's statement.</p> <p>For the U.S. and Canada, use the standard <i>State, Province, and Territory Codes for the United States and Canada</i>.</p> <p>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.</p> <p><b>Important:</b> This value must consist of English characters.</p> <p>The value for this field corresponds to the following data in the TC 33 capture file<sup>1</sup>:</p> <p>Record: CP01 TCR4</p> <p>Position: 103-105</p> <p>Field: Merchant State/Province Code</p>	<b>ccAuthService</b> (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.

#### Merchant Descriptor Fields for Captures and Credits for Visa Platform Connect

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
<b>invoiceHeader_merchantDescriptor</b>	<p>Your business name. This name appears on the cardholder's statement. When you include more than one consecutive space, extra spaces are removed.</p> <p>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.</p> <p><b>Important:</b> This value must consist of English characters.</p>	<p><b>ccCaptureService</b> (O)</p> <p><b>ccCreditService</b> (O)</p>	String (23)
<b>invoiceHeader_merchantDescriptor Alternate</b>	<p>Alternate contact information for your business, such as an email address or URL. This value might appear on the cardholder's statement.</p> <p>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.</p> <p><b>Important:</b> This value must consist of English characters.</p>	<p><b>ccCaptureService</b> (O)</p> <p><b>ccCreditService</b> (O)</p>	String (13)
<b>invoiceHeader_merchantDescriptor City</b>	<p>City for your business location. This value might appear on the cardholder's statement.</p>	<b>ccCaptureService</b> (O)	String (13)

**Merchant Descriptor Fields for Captures and Credits for Visa Platform Connect  
(continued)**

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	<p>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 city in your account is sent to the acquirer.</p> <p>When you do not include this value in your capture or credit request for a card-not-present transaction, the merchant city in your account is sent to the acquirer. To add this value to your account, contact customer support.</p> <p><b>Important:</b> This value must consist of English characters.</p>	ccCreditService (O)	
invoiceHeader_merchantDescriptorContact	<p>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.</p> <p>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.</p> <p><b>Important:</b> This value must consist of English characters.</p>	ccCaptureService (O)  ccCreditService (O)	String (14)

## Merchant Descriptor Fields for Captures and Credits for Visa Platform Connect (continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
<b>invoiceHeader_merchantDescriptorCountry</b>	<p>Country code for your business location. Use the standard <i>ISO Standard Country Codes</i>. This value might appear on the cardholder's statement.</p> <p>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 country in your account is sent to the acquirer. To add this value to your account, contact customer support.</p> <p><b>Important:</b> This value must consist of English characters.</p>	<b>ccCaptureService</b> (O)  <b>ccCreditService</b> (O)	String (2)
<b>invoiceHeader_merchantDescriptorPostalCode</b>	<p>Postal code for your business location. This value might appear on the cardholder's statement.</p> <p>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]</p> <p><b>Example:</b> 12345-6789</p> <p>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]</p> <p><b>Example:</b> A1B 2C3</p>	<b>ccCaptureService</b> (R for POS transactions in Brazil; otherwise, O)  <b>ccCreditService</b> (R for POS transactions in Brazil; otherwise, O)	Brazil: String (8)  All other countries: String (14)

## Merchant Descriptor Fields for Captures and Credits for Visa Platform Connect (continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	<p>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.</p> <p><b>Important:</b> This value must consist of English characters.</p> <p>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.</p>		
<b>invoiceHeader_merchantDescriptorState</b>	<p>State code or region code for your business location. This value might appear on the cardholder's statement.</p> <p>For the U.S. and Canada, use the standard <i>State, Province, and Territory Codes for the United States and Canada</i>.</p> <p>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.</p> <p><b>Important:</b> This value must consist of English characters.</p>	<p><b>ccCaptureService</b> (O)</p> <p><b>ccCreditService</b> (O)</p>	String (3)

## Merchant Descriptor Fields for Captures and Credits for Visa Platform Connect (continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	<p>The value for this field corresponds to the following data in the TC 33 capture file<sup>1</sup>:</p> <ul style="list-style-type: none"> <li>• Record: CP01 TCR4</li> <li>• Position: 103-105</li> <li>• Field: Merchant State/Province Code</li> </ul>		
<b>invoiceHeader_merchantDescriptorStreet</b>	<p>Street address for your business location. This value might appear on the cardholder's statement.</p> <p>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.</p> <p><b>Important:</b> This value must consist of English characters.</p>	<p><b>ccCaptureService</b> (O)</p> <p><b>ccCreditService</b> (O)</p>	String (60)

<sup>1</sup> 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 *Little*. Little 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.

**Merchant Descriptor Fields for Worldpay VAP**

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
invoiceHeader_merchantDescriptor	<p>Your business name. This name appears on the cardholder's statement. When you include more than one consecutive space, extra spaces are removed.</p> <p>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.</p>	<p><b>ccAuthService</b> (R in the request or your account when merchant descriptor contact is included in the request; otherwise, optional)</p> <p><b>ccCreditService</b> (R in the request or your account when merchant descriptor contact</p>	String (22)



### Merchant Descriptor Fields for Worldpay VAP (continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	<p>You can use one of the following formats for the merchant descriptor field. You are not required to use these formats.</p> <ul style="list-style-type: none"> <li>• &lt;12-character prefix&gt;*&lt;9-character product description&gt;</li> <li>• &lt;7-character prefix&gt;*&lt;14-character product description&gt;</li> <li>• &lt;3-character prefix&gt;*&lt;18-character product description&gt;</li> </ul> <p>When you use one of these formats:</p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• The valid characters for the merchant descriptor are: <ul style="list-style-type: none"> <li>◦ Numbers</li> <li>◦ Letters</li> <li>◦ The following special characters: ampersand (&amp;), asterisk (*), dash (-), pound sign (#), comma, and period</li> </ul> </li> </ul>	is included in the request; otherwise, optional)	

### Merchant Descriptor Fields for Worldpay VAP (continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
<b>invoiceHeader_merchantDescriptorAlternate</b>	<p>Alternate contact information for your business, such as an email address or URL. This value might appear on the cardholder's statement.</p> <p>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.</p>	<b>ccAuthService</b> (O)  <b>ccCreditService</b> (O)	String (13)
<b>invoiceHeader_merchantDescriptorCity</b>	<p>City or phone number for your business. This value might appear on the cardholder's statement.</p> <p>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.</p>	<b>ccAuthService</b> (O)  <b>ccCreditService</b> (O)	String (50)
<b>invoiceHeader_merchantDescriptorContact</b>	<p>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.</p> <p>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.</p>	<b>ccAuthService</b> (O)  <b>ccCreditService</b> (O)	String (13)