Cybersource Release Notes

July 15, 2022





Cybersource Contact Information

For general information about our company, products, and services, go to http://www.cybersource.com

For sales questions about any Cybersource Service, email sales@cybersource.com or call 650-432-7350 or 888-330-2300 (toll free in the United States).

For support information about any Cybersource Service, visit the Support Center: http://www.cybersource.com/support.

Copyright

© 2022. Cybersource Corporation. All rights reserved.

Cybersource Corporation (Cybersource) furnishes this document and the software described in this document under the applicable agreement between the reader of this document (You) and Cybersource (Agreement). You may use this document and/or software only in accordance with the terms of the Agreement. Except as expressly set forth in the Agreement, the information contained in this document is subject to change without notice and therefore should not be interpreted in any way as a guarantee or warranty by Cybersource, Cybersource assumes no responsibility or liability for any errors that may appear in this document. The copyrighted software that accompanies this document is licensed to You for use only in strict accordance with the Agreement. You should read the Agreement carefully before using the software. Except as permitted by the Agreement, You may not reproduce any part of this document, store this document in a retrieval system, or transmit this document, in any form or by any means, electronic, mechanical, recording, or otherwise, without the prior written consent of Cybersource.

Restricted Rights Legends

For Government or defense agencies: Use, duplication, or disclosure by the Government or defense agencies is subject to restrictions as set forth the Rights in Technical Data and Computer Software clause at DFARS 252.227-7013 and in similar clauses in the FAR and NASA FAR Supplement.

For civilian agencies: Use, reproduction, or disclosure is subject to restrictions set forth in subparagraphs (a) through (d) of the Commercial Computer Software Restricted Rights clause at 52.227-19 and the limitations set forth in Cybersource Corporation's standard commercial agreement for this software. Unpublished rights reserved under the copyright laws of the United States.

Trademarks

Authorize.Net, eCheck.Net, and The Power of Payment are registered trademarks of Cybersource Corporation. Cybersource, Cybersource Payment Manager, Cybersource Risk Manager, Cybersource Decision Manager, and Cybersource Connect are trademarks and/or service marks of Cybersource Corporation. Visa, Visa International, Cybersource, the Visa logo, the Cybersource logo, and 3-D Secure are the registered trademarks of Visa International in the United States and other countries. All other trademarks, service marks, registered marks, or registered service marks are the property of their respective owners.

Confidentiality Notice

This document is furnished to you solely in your capacity as a client of Cybersource and as a participant in the Visa payments system.

By accepting this document, you acknowledge that the information contained herein (the Information) is confidential and subject to the confidentiality restrictions contained in Visa's operating regulations and/or other confidentiality agreements, which limit your use of the Information. You agree to keep the Information confidential and not to use the Information for any purpose other than its intended purpose and in your capacity as a customer of Cybersource or as a participant in the Visa payments system. The Information may only be disseminated within your organization on a need-to-know basis to enable your participation in the Visa payments system. Please be advised that the Information may constitute material non-public information under U.S. federal securities laws and that purchasing or selling securities of Visa Inc. while being aware of material non-public information would constitute a violation of applicable U.S. federal securities laws.

Release: 7/15/2022

Version: 1

Contents

General Information	4
Announcements	5
Features Introduced This Week	<i>6</i>
Fixed Issues	7

General Information

These release notes cover all releases to th	e production server	r for the week end	ing July 15, 2022.
----------------------------------------------	---------------------	--------------------	--------------------

Announcements

Warning: Passing six-digit BINs can result in no match being generated when there are multiple possible matches. We recommend that you update your systems to pass eight-digit BINs as soon as possible.

Partner Risk Controls support for BIN classification

At this time, Partner Risk Controls only supports BIN classification on network tokens for Visa, Mastercard, and Discover cards. All other types of card transactions will continue to follow these rules:

- All network token transactions are treated as domestic transactions.
- All network tokens default to the domestic credit card type.
- No validation occurs on wallet load funding if an international network token is processed.
- No blocking is possible for debit or prepaid transactions because all network tokens are treated as the credit card type.
- Network tokens without BIN classification have no effect on the electronic commerce indicator (ECI) classification function.

Customers will be notified when the BIN Lookup Service recognizes network tokens for the other cards.

Features Introduced This Week

- [RM-13176] The Vault Management page of the Business Center now allows token requestor onboarding to the Mastercard Digital Enablement Service.
- [RM-15358] The Cybersource Ready Terminal is now available in the Product Catalog.
- [RM-15580] Acquirers and resellers can now view and edit the pricing template used to onboard a given merchant.
- [RM-15609] Emailage is now enabled for Banco Inbursa S.A. Institucion De Banc merchants.
- [RM-15819] The acquirer merchant number is now returned in HISO bill requests.
- [RM-15819] The settlement header and footer for HBOS settlement is updated to meet the new specification.
- [RM-15837] China UnionPay is now available for NAB, CTBC Bank, and Central Pacific Bank.
- [RM-16094] Raiffeisen Bank Aval now supports US dollars. Moneygram now supports additional currencies and has Original Credit Transaction support for all currencies.
- [RM-16109] Token Management Service webhook notifications have been added to the Notification Communication Engine. China UnionPay is now integrated into the Near Real-Time Feed.
- [RM-16244] The American Express Direct gateway now supports the Token Management Service.
- [RM-16289] Merchants can now send 3-D Secure information for network token transactions using Visa or Mastercard.

Fixed Issues

- [RM-15819] Automated Fuel Dispenser transactions are now rejected when invalid merchant IDs are used.
- [RM-15819] Mastercard network token transactions processed without 3-D Secure now have the correct customer instruction.
- [RM-15819] Response codes 46 and 83 are now mapped to DCARDREFUSED.
- [RM-16232] BIN lookup results are re-enabled for Decision Manager tokenized transactions for Visa, Mastercard, and Discover.
- [RM-16566] Non-EMV Mastercard retail authorizations on Paymentech are no longer rejected due to invalid merchant category codes.