

BIN Lookup Service

Using the Simple Order API

April 2019

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the power of payment

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Recent Revisions to This Document

Release	Changes
April 2019	<p>Added a limitation. See "Requirement and Limitation," page 8.</p> <p>Updated the process for creating the BIN lookup request. See "Creating a BIN Lookup Request," page 8.</p> <p>Updated the description for the binLookupService_mode field. See "Request Fields," page 11.</p>
February 2019	<p>Updated the description for the card_productCategory reply field. See "Reply Fields," page 12.</p>
September 2018	<p>Moved the information about card brands reply fields to a new section. See "Card Brands Reply Fields," page 18.</p> <p>Updated the descriptions for the following reply fields. See "Reply Fields," page 12.</p> <ul style="list-style-type: none"> ■ card_octBlockIndicator ■ card_octFastFundsIndicator
August 2018	<p>Changed "sharing group order" to "network order" in Appendix D, "Network IDs and Network Order Codes," on page 27.</p>
June 2018	<p>Added Reason Code 153. See "Reason Codes," page 37.</p> <p>Added the following new reply fields. See "Reply Fields," page 12.</p> <ul style="list-style-type: none"> ■ card_brands_#_name ■ card_brands_#_type
January 2018	<p>Added the binLookupService_networkOrder request field. See "Request Fields," page 11.</p> <p>Added the following new reply fields. See "Reply Fields," page 12.</p> <ul style="list-style-type: none"> ■ binLookupService_networkOrder ■ card_cardTypeName ■ network_#_aftCrossBorderIndicator ■ network_#_aftDomesticIndicator ■ network_#_networkID ■ network_#_octCrossBorderIndicator ■ network_#_octDomesticIndicator ■ routing_#_networkOrder

About This Guide

Audience

This guide is written for application developers who want to use the CyberSource BIN lookup service to obtain information about a payment card based on the card account number.



A *bank identification number* (BIN) is a number assigned by a payment card company that identifies a specific bank or issuer. The BIN is the first six digits on a payment card.

Conventions

The following special statements are used in this document:



A *Note* contains helpful suggestions or references to material not contained in this document.



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

The following text conventions are used in this document:

Convention	Usage
bold	Field and service names in text; for example: Include the binLookupService_run field.
Screen text	<ul style="list-style-type: none"> ■ XML elements ■ Code examples ■ Values for API fields; for example: Set the binLookupService_run field to <code>true</code>.

Related Documents

Payouts Using the Simple Order API describes how to integrate CyberSource Payouts services. ([PDF](#) | [HTML](#))

Refer to the Support Center for complete CyberSource technical documentation:

http://www.cybersource.com/support_center/support_documentation

Customer Support

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

<http://www.cybersource.com/support>

Obtaining Information About a Card

Requirement and Limitation

To enable BIN lookup, contact CyberSource Customer Support to have your account configured for this feature.

BIN lookup is supported only with Payouts. For more information about Payouts, see *Payouts Using the Simple Order API* ([PDF](#) | [HTML](#)).

BIN Lookup Requests

The bank identification number (BIN) lookup service provides information about a payment card account based on first six digits of the account number.

Creating a BIN Lookup Request

- Step 1** Set the `binLookupService_run` field to `true`.
- Step 2** Do not include any other services in the request.
- Step 3** Include the following required fields in the request:
 - `binLookupService_mode`—set to `P` for Payouts.
 - `card_accountNumber`
 - `merchantID`
 - `merchantReferenceCode`

See [Appendix A, "API Fields,"](#) on page 10 for:

- Detailed descriptions of these required request fields
 - Reply fields
-

Debit Network Array Reply Fields

The debit network arrays provide information about the debit networks that the issuing bank supports for AFT and OCT transactions for the card. The BIN lookup reply message includes one or more debit network arrays when the issuing bank supports one or more debit networks for the card.

The following API fields can be returned in the reply message:

- network_#_aftCrossBorderIndicator
- network_#_aftDomesticIndicator
- network_#_networkID
- network_#_networkOrder
- network_#_octCrossBorderIndicator
- network_#_octDomesticIndicator

For additional information see ["Reply Fields," page 12](#).

API Fields

Data Type Definitions

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

Table 1 Data Type Definitions

Data Type	Description
Integer	Whole number {..., -3, -2, -1, 0, 1, 2, 3, ...}
String	Sequence of letters, numbers, spaces, and special characters

XML Schema



Note

If you are using the Simple Order API in XML format, you must use version 1.137 or later of the XML schema to request the BIN lookup service.

Request Fields

See [Getting Started with CyberSource Advanced for the Simple Order API](#) for a description of how name-value pair names relate to their corresponding XML element names.

Table 2 Request Fields

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
binLookupService_ mode	Range of data you are requesting from the BIN lookup service. Possible value: P: Data about support for pushing funds to the account using CyberSource Payouts.	binLookupService (R)	String (1)
binLookupService_ networkOrder	Network order codes for networks that you would like to receive information about. See Appendix D, on page 27 for additional information. If you do not include this field in the request, CyberSource uses the information from your CyberSource account.	binLookupService (O)	String (5)
binLookupService_ run	Whether to include the BIN lookup service in your request. Possible values: <ul style="list-style-type: none"> ■ true: Include the service in your request. ■ false (default): Do not include the service in your request. 	binLookupService (R)	String (5)
card_ accountNumber	Customer's payment card number. Minimum number of digits required is 4 digits and the maximum is the full PAN.	binLookupService (R)	String with numbers only (See the field description.)
merchantID	Your CyberSource merchant ID. Use the same merchant ID for evaluation, testing, and production.	Required for all CyberSource services.	String (30)
merchantReference Code	Your order reference or tracking number. CyberSource recommends that you send a unique value for each transaction so that you can perform meaningful searches for the transaction. For information about tracking orders, see Getting Started with CyberSource Advanced for the Simple Order API .	Required for all CyberSource services.	String (50)

Reply Fields

Table 3 Reply Fields

Field	Description	Returned By	Data Type & Length
binLookupReply_reasonCode	Numeric value corresponding to the result of the BIN lookup request. See Appendix F, on page 37 . This field can be returned for mode A and mode P.	binLookupReply	Integer (5)
binLookupReply_requestDateTime	Date and time when the service was requested. Format: YYYY-MM-DDThh:mm:ssZ Example 2019-08-11T22:47:57Z equals August 11, 2019, at 22:47:57 (10:47:57 p.m.). The T separates the date and the time. The Z indicates UTC. This field can be returned for mode A and mode P.	binLookupReply	String (20)
card_billingCurrency	Cardholder's billing currency. For the possible values, see ISO Standard Currency Codes . This field can be returned for mode A and mode P.	binLookupReply	String (3)
card_billingCurrencyMinorDigits	Number of decimal positions for amounts in the cardholder's billing currency. This field can be returned for mode A only.	binLookupReply	String (1)
card_billingCurrencyNumericCode	Three-digit numeric ISO code for the cardholder's billing currency. See Appendix E, on page 28 . This field can be returned for mode A and mode P.	binLookupReply	String (3)
card_brands_#_name	For a co-badged payment card, the sequentially numbered names of the payment card brands. See "Card Brands Reply Fields," page 18 .	binLookupReply	String (100)
card_brands_#_type	For a co-badged payment card, the sequentially numbered card types for the payment card brands. See "Card Brands Reply Fields," page 18 .	binLookupReply	String (32)
card_cardSubType	Kind of card, such as: <ul style="list-style-type: none"> ■ Charge ■ Credit ■ Credit/debit ■ Debit ■ Deferred debit ■ Prepaid This field can be returned for mode A only.	binLookupReply	String (no maximum length)

Table 3 Reply Fields (Continued)

Field	Description	Returned By	Data Type & Length
card_cardType	Three-digit value that indicates the card type. For the possible values, see Appendix C, on page 26 . This field can be returned for mode A only.	binLookupReply	String (3)
card_cardTypeName	Name of the card type. This field can be returned for mode A only.	binLookupReply	String (50)
card_crossBorderIndicator	Indicates whether cross-border transactions are supported. <i>Cross border</i> means that the issuer and acquirer are in different countries. Possible values: <ul style="list-style-type: none"> ■ true: Supported ■ false: Not supported This field can be returned for mode A only.	binLookupReply	String (5)
card_level2Eligible	Indicates whether Level II transactions are supported. Possible values: <ul style="list-style-type: none"> ■ true: Supported ■ false: Not supported This field can be returned for mode A only.	binLookupReply	String (5)
card_level3Eligible	Indicates whether Level III transactions are supported. Possible values: <ul style="list-style-type: none"> ■ true: Supported ■ false: Not supported This field can be returned for mode A only.	binLookupReply	String (5)
card_octBlockIndicator	Indicates whether the account can receive Visa Direct transactions. Possible values: <ul style="list-style-type: none"> ■ A: Accepts Visa Direct transactions. ■ B: Accepts Visa Direct transactions. ■ C: Accepts Visa Direct transactions. ■ N: Does not accept Visa Direct transactions. This field can be returned for mode A and mode P. For information about Visa Direct, see Payouts Using the Simple Order API .	binLookupReply	String (1)

Table 3 Reply Fields (Continued)

Field	Description	Returned By	Data Type & Length
card_ octFastFundsIndicator	<p>Indicates the issuer's level of support for Fast Funds transactions. A Fast Funds transaction makes funds available to the recipient within 30 minutes. An issuer that supports original credit transactions (OCTs) but not Fast Funds transactions makes funds available within two business days.</p> <ul style="list-style-type: none"> ■ B: Issuer supports Fast Funds for all transactions. ■ D: Issuer supports Fast Funds only for domestic transactions. ■ N: Issuer does not support Fast Funds. <p>This field can be returned for mode A and mode P.</p>	binLookupReply	String (1)
card_ onlineGamblingBlock Indicator	<p>Indicates whether the account can receive original credit transactions (OCTs) for gambling transactions. Possible values:</p> <ul style="list-style-type: none"> ■ true: Original credit transactions (OCTs) for gambling transactions are blocked. ■ false: Original credit transactions (OCTs) for gambling transactions are not blocked. <p>This field can be returned for mode A and mode P.</p>	binLookupReply	String (5)
card_productCategory	<p>Category of product, such as business, commercial, or consumer.</p> <p>This field can be returned for mode A only.</p>	binLookupReply	String (no maximum length)
decision	<p>Summarizes the result of the overall request. Possible values:</p> <ul style="list-style-type: none"> ■ ACCEPT ■ ERROR ■ REJECT <p>For details about these values, see the information about handling replies in Getting Started with CyberSource Advanced for the Simple Order API.</p> <p>This field can be returned for mode A and mode P.</p>	binLookupReply	String (6)
invalidField_0...N	<p>Fields in the request that have invalid data. For information about missing or invalid fields, see Getting Started with CyberSource Advanced for the Simple Order API.</p> <p>Note These fields are included as an aid to software developers only. Do not use these fields to interact with your customers.</p> <p>This field can be returned for mode A only.</p>	binLookupReply	String (100)

Table 3 Reply Fields (Continued)

Field	Description	Returned By	Data Type & Length
issuer_country	Country of the issuing bank. For the possible values, see ISO Standard Country Codes . This field can be returned for mode A and mode P.	binLookupReply	String (2)
issuer_countryNumericCode	Three-digit numeric ISO code for the issuer's country. See Appendix E, on page 28 . This field can be returned for mode A and mode P.	binLookupReply	String (3)
issuer_name	Bank that issued the card, such as Bank of America, Chase, or Wells Fargo. This field can be returned for mode A and mode P.	binLookupReply	String (no maximum length)
issuer_phoneNumber	Customer service phone number for the issuing bank. This field can be returned for mode A only.	binLookupReply	String (no maximum length)
merchantReferenceCode	Order reference or tracking number that you provided in the request. If you included multi-byte characters in this field in the request, the returned value might contain corrupted characters. This field can be returned for mode A and mode P.	binLookupReply	String (50)
missingField_0...N	Required fields that were missing from the request. For information about missing or invalid fields, see Getting Started with CyberSource Advanced for the Simple Order API . Note These fields are included as an aid to software developers only. Do not use these fields to interact with your customers. This field can be returned for mode A only.	binLookupReply	String (100)
network_#_aftCrossBorderIndicator	Indicates whether cross-border AFT transactions are supported on network specified by the network ID value. <i>Cross border</i> means that the issuer and acquirer are in different countries. Possible values: <ul style="list-style-type: none"> ■ true: Supported ■ false: Not supported This field is returned only for debit networks that are supported for the card number submitted in the request. This field can be returned for mode A and mode P.	binLookupReply	String (5)

Table 3 Reply Fields (Continued)

Field	Description	Returned By	Data Type & Length
network_#_aftDomesticIndicator	<p>Indicates whether domestic AFT transactions are supported on network specified by the network ID value. <i>Domestic</i> means that the issuer and acquirer are in the same country. Possible values:</p> <ul style="list-style-type: none"> ■ true: Supported ■ false: Not supported <p>This field is returned only for debit networks that are supported for the card number submitted in the request.</p> <p>This field can be returned for mode A and mode P.</p>	binLookupReply	String (5)
network_#_networkID	<p>Network identifier for the related elements in the array. See Appendix D, on page 27 for additional information.</p> <p>This field can be returned only for mode A.</p>	binLookupReply	String (4)
network_#_octCrossBorderIndicator	<p>Indicates whether cross-border OCT transactions are supported on network specified by the network ID value. <i>Cross border</i> means that the issuer and acquirer are in different countries. Possible values:</p> <ul style="list-style-type: none"> ■ true: Supported ■ false: Not supported <p>This field is returned only for debit networks that are supported for the card number submitted in the request.</p> <p>This field can be returned for mode A and mode P.</p>	binLookupReply	String (5)
network_#_octDomesticIndicator	<p>Indicates whether domestic OCT transactions are supported on network specified by the network ID value. <i>Domestic</i> means that the issuer and acquirer are in the same country. Possible values:</p> <ul style="list-style-type: none"> ■ true: Supported ■ false: Not supported <p>This field is returned only for debit networks that are supported for the card number submitted in the request.</p> <p>This field can be returned for mode A and mode P.</p>	binLookupReply	String (5)
network_#_networkOrder	<p>One or more codes that indicate which networks are supported for the card.</p> <p>This field can be returned for mode A and mode P.</p>	binLookupReply	String (5)

Table 3 Reply Fields (Continued)

Field	Description	Returned By	Data Type & Length
reasonCode	Numeric value corresponding to the result of the overall request. See Chapter F, "Reason Codes," on page 37 . This field can be returned for mode A and mode P.	binLookupReply	Integer (5)
requestID	Identifier for the request. This field can be returned for mode A and mode P.	binLookupReply	String (26)

Card Brands Reply Fields

The `card_brands_#_name` and `card_brands_#_type` fields described in [Table 4](#) provide name and card type information for a co-badged card.



Note

A co-badged card is not the same as a co-branded card:

- A *co-badged* card supports two or more card types, such as Visa and Cartes Bancaires.
- A *co-branded* card is sponsored by an issuing bank and a retail merchant.



Note

When you use the Simple Order API in XML format, you must use version 1.148 or later of the XML schema to receive the card brands reply fields.

Table 4 Card Brands Reply Fields

Field	Description	Data Type & Length
<code>card_brands_#_name</code>	For a co-badged payment card, the sequentially numbered names of the payment card brands.	String (100)
<code>card_brands_#_type</code>	For a co-badged payment card, the sequentially numbered card type values for the payment card brands.	String (32)

[Example 1](#) and [Example 2](#) show card brand reply fields for a card that is co-badged with the Visa and Cartes Bancaires card types.

Example 1 Card Brands Reply Fields (NVP)

```
card_brands_1_name=Visa
card_brands_1_type=001
card_brands_2_name=Cartes Bancaires
card_brands_2_type=036
```

Example 2 Card Brands Reply Fields (XML)

```
<c:card>
  <c:brands id="1">
    <c:name>Visa</c:name>
    <c:type>001</c:type>
  </c:brands>
  <c:brands id="2">
    <c:name>Cartes Bancaires</c:name>
    <c:type>036</c:type>
  </c:brands>
</c:card>
```

Examples

Name-Value Pair Examples

Example 3 BIN Lookup Service Request Using Mode A (Default)

```
card_accountNumber=4111111111111111  
binLookupService_run=true  
merchantReferenceCode=ABCDE12345  
merchantID=Napa Valley Vacations  
binLookupService_mode=A  
binLookupService_networkOrder=ECG
```

Example 4 BIN Lookup Service Request Using Mode P

```
card_accountNumber=4111111111111111  
binLookupService_run=true  
merchantReferenceCode=ABCDE12345  
merchantID=Napa Valley Vacations  
binLookupService_mode=P  
binLookupService_networkOrder=ECG
```

Example 5 BIN Lookup Service Reply Using Mode A (Default)

```
issuer_country=US
card_cardTypeName=VISA
card_billingCurrencyMinorDigits=2
issuer_phoneNumber=Data not available
card_billingCurrency=USD
card_onlineGamblingBlockIndicator=Y
requestID=5132010363346000101040
card_cardSubType=CREDIT
binLookupReply_reasonCode=100
card_octFastFundsIndicator=B
network_2_octCrossBorderIndicator=true
network_2_aftCrossBorderIndicator=true
network_2_networkID=24
network_2_octDomesticIndicator=true
network_2_networkOrder=C
network_2_aftDomesticIndicator=true
issuer_name=Visa Test Bank
network_1_octCrossBorderIndicator=false
network_1_aftCrossBorderIndicator=false
network_1_networkID=20
network_1_octDomesticIndicator=true
network_1_networkOrder=E
network_1_aftDomesticIndicator=false
card_octBlockIndicator=B
reasonCode=100
card_cardType=001
issuer_countryNumericCode=840
card_billingCurrencyNumericCode=840
card_productCategory=Data not available
merchantReferenceCode=ABCDE12345
card_level3Eligible=Data not available
card_crossBorderIndicator=Data not available
card_level2Eligible=Data not available
decision=ACCEPT
```

Example 6 BIN Lookup Service Reply Using Mode P

```
issuer_country=US
requestToken=AhizbwSTFjT6fr0WtdlQRAFP9wl6jigDlnDJt/9i4nfYYMBkAAAA9wEX
card_billingCurrencyMinorDigits=2
card_billingCurrency=USD
card_onlineGamblingBlockIndicator=Y
requestID=5132012355476000201040
card_cardSubType=CREDIT
binLookupReply_reasonCode=100
card_octFastFundsIndicator=B
network_2_octCrossBorderIndicator=true
network_2_aftCrossBorderIndicator=true
network_2_networkID=24
network_2_octDomesticIndicator=true
network_2_networkOrder=C
network_2_aftDomesticIndicator=true
issuer_name=Visa Test Bank
network_1_octCrossBorderIndicator=false
network_1_aftCrossBorderIndicator=false
network_1_networkID=20
network_1_octDomesticIndicator=true
network_1_networkOrder=E
network_1_aftDomesticIndicator=false
card_octBlockIndicator=B
reasonCode=100
issuer_countryNumericCode=840
card_billingCurrencyNumericCode=840
card_productCategory=Data not available
merchantReferenceCode=ABCDE12345
decision=ACCEPT
```

XML Examples

Example 7 BIN Lookup Service Request Using Mode A (Default)

```
<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.142">
  <merchantID>Napa Valley Vacations</merchantID>
  <merchantReferenceCode>ABCDE12345</merchantReferenceCode>
  <card>
    <accountNumber>4111111111111111</accountNumber>
  </card>
  <binLookupService run="true">
    <mode>A</mode>
    <networkOrder>ECG</networkOrder>
  </binLookupService>
</requestMessage>
```

Example 8 BIN Lookup Service Request Using Mode P

```
<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.142">
  <merchantID>Napa Valley Vacations</merchantID>
  <merchantReferenceCode>ABCDE12345</merchantReferenceCode>
  <card>
    <accountNumber>4111111111111111</accountNumber>
  </card>
  <binLookupService run="true">
    <mode>P</mode>
    <networkOrder>ECG</networkOrder>
  </binLookupService>
</requestMessage>
```

Example 9 BIN Lookup Service Reply Using Mode A (Default)

```

<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.142">
  <c:merchantReferenceCode>ABCDE12345</c:merchantReferenceCode>
  <c:requestID>5132008378476000001040</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:card>
    <c:cardType>001</c:cardType>
    <c:cardTypeName>VISA</c:cardTypeName>
    <c:cardSubType>CREDIT</c:cardSubType>
    <c:level2Eligible>Data not available</c:level2Eligible>
    <c:level3Eligible>Data not available</c:level3Eligible>
    <c:productCategory>Data not available</c:productCategory>
    <c:crossBorderIndicator>Data not available</c:crossBorderIndicator>
    <c:billingCurrency>USD</c:billingCurrency>
    <c:billingCurrencyNumericCode>840</c:billingCurrencyNumericCode>
    <c:billingCurrencyMinorDigits>2</c:billingCurrencyMinorDigits>
    <c:octFastFundsIndicator>B</c:octFastFundsIndicator>
    <c:octBlockIndicator>B</c:octBlockIndicator>
    <c:onlineGamblingBlockIndicator>Y</c:onlineGamblingBlockIndicator>
  </c:card>
  <c:binLookupReply>
    <c:reasonCode>100</c:reasonCode>
  </c:binLookupReply>
  <c:issuer>
    <c:name>Visa Test Bank</c:name>
    <c:country>US</c:country>
    <c:countryNumericCode>840</c:countryNumericCode>
    <c:phoneNumber>Data not available</c:phoneNumber>
  </c:issuer>
  <c:network id="2">
    <c:octCrossBorderIndicator>true</c:octCrossBorderIndicator>
    <c:aftCrossBorderIndicator>true</c:aftCrossBorderIndicator>
    <c:networkID>24</c:networkID>
    <c:octDomesticIndicator>true</c:octDomesticIndicator>
    <c:networkOrder>C</c:networkOrder>
    <c:aftDomesticIndicator>true</c:aftDomesticIndicator>
  </c:network>
  <c:network id="1">
    <c:octCrossBorderIndicator>false</c:octCrossBorderIndicator>
    <c:aftCrossBorderIndicator>false</c:aftCrossBorderIndicator>
    <c:networkID>20</c:networkID>
    <c:octDomesticIndicator>true</c:octDomesticIndicator>
    <c:networkOrder>E</c:networkOrder>
    <c:aftDomesticIndicator>false</c:aftDomesticIndicator>
  </c:network>
</c:replyMessage>

```

Example 10 BIN Lookup Service Reply Using Mode P

```

<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.142">
  <c:merchantReferenceCode>ABCDE12345</c:merchantReferenceCode>
  <c:requestID>5132013522046000401040</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:card>
    <c:cardSubType>CREDIT</c:cardSubType>
    <c:productCategory>Data not available</c:productCategory>
    <c:billingCurrency>USD</c:billingCurrency>
    <c:billingCurrencyNumericCode>840</c:billingCurrencyNumericCode>
    <c:billingCurrencyMinorDigits>2</c:billingCurrencyMinorDigits>
    <c:octFastFundsIndicator>B</c:octFastFundsIndicator>
    <c:octBlockIndicator>B</c:octBlockIndicator>
    <c:onlineGamblingBlockIndicator>Y</c:onlineGamblingBlockIndicator>
  </c:card>
  <c:binLookupReply>
    <c:reasonCode>100</c:reasonCode>
  </c:binLookupReply>
  <c:issuer>
    <c:name>Visa Test Bank</c:name>
    <c:country>US</c:country>
    <c:countryNumericCode>840</c:countryNumericCode>
  </c:issuer>
  <c:network id="2">
    <c:octCrossBorderIndicator>true</c:octCrossBorderIndicator>
    <c:aftCrossBorderIndicator>true</c:aftCrossBorderIndicator>
    <c:networkID>24</c:networkID>
    <c:octDomesticIndicator>true</c:octDomesticIndicator>
    <c:networkOrder>C</c:networkOrder>
    <c:aftDomesticIndicator>true</c:aftDomesticIndicator>
  </c:network>
  <c:network id="1">
    <c:octCrossBorderIndicator>false</c:octCrossBorderIndicator>
    <c:aftCrossBorderIndicator>false</c:aftCrossBorderIndicator>
    <c:networkID>20</c:networkID>
    <c:octDomesticIndicator>true</c:octDomesticIndicator>
    <c:networkOrder>E</c:networkOrder>
    <c:aftDomesticIndicator>false</c:aftDomesticIndicator>
  </c:network>
</c:replyMessage>

```

Card Types

The following table lists the card type values that are returned in the **card_cardType** field.

Table 5 Card Types

Value	Card Type
001	Visa
002	Mastercard or Eurocard: European regional brand of Mastercard
003	American Express
004	Discover
005	Diners Club
006	Carte Blanche
007	JCB
014	EnRoute
021	JAL
024	Maestro (UK Domestic)
027	NICOS house card
031	Delta
033	Visa Electron
034	Dankort
036	Cartes Bancaires
037	Carta Si
039	Encoded account number
040	UATP
042	Maestro (International)
050	Hipercard
051	Aura
053	ORICO house card
054	Elo

Network IDs and Network Order Codes

[Table 6](#) lists the network IDs and network order codes that are returned in the **network_#_networkID** and **network_#_networkOrder** fields.

Table 6 Network IDs and Network Order Codes

Network Name	Network ID	Network Order Code
Accel/Exchange	0020	E
CU24	0024	C
Interlink	0003	G
Maestro	0016	B
NYCE	0018	Y
	0027	F
Pulse	0009	S
	0017	L
	019	H
Star	008	N
	0010	W
	0011	Z
	0012	Q
	0015	M
Visa/PLUS	0002	V

Numeric Country and Currency Codes

The following table lists the numeric country and currency codes that are returned in the `issuer_countryNumericCode` and fields.

Table 7 Numeric Country and Currency Codes

Country	Numeric Country Code	Currency	Numeric Currency Code
Albania	8	Albanian lek	8
Algeria	12	Algerian dinar	12
American Samoa	16	United States dollar	840
Andorra	20	Euro	978
Angola	24	Angolan kwanza	973
Anguilla	660	East Caribbean dollar	951
Antarctica	10	Norwegian krone	578
Antigua and Barbuda	28	East Caribbean dollar	951
Argentina	32	Argentine peso	32
Armenia	51	Armenian dram	51
Aruba	533	Aruban guilder	533
Australia	36	Australian dollar	36
Austria	40	Euro	978
Azerbaijan	31	Azerbaijan manat	944
Bahamas	44	Bahamian dollar	44
Bahrain	48	Bahraini dinar	48
Bangladesh	50	Bangladesh taka	50
Barbados	52	Barbados dollar	52
Belarus	112	Belarussian ruble	974
Belgium	56	Euro	978
Belize	84	Belize dollar	84
Benin	204	CFA franc BCEAO (West African CFA franc)	952

Table 7 Numeric Country and Currency Codes (Continued)

Country	Numeric Country Code	Currency	Numeric Currency Code
Bermuda	60	Bermuda dollar	60
Bhutan	64	Indian rupee	356
Bolivia	68	Bolivian boliviano	68
Bosnia and Herzegovina	70	Bosnian convertible	977
Botswana	72	Botswana pula	72
Bouvet Island	74	Norwegian krone	578
Brazil	76	Brazilian real	986
British Indian Ocean Territory	86	United States dollar	840
British Virgin Islands	92	United States dollar	840
Brunei Darussalam	96	Brunei dollar	96
Bulgaria	100	Bulgarian lev	975
Burkina Faso	854	CFA franc BCEAO (West African CFA franc)	952
Burundi	108	Burundi franc	108
Cambodia	116	Cambodian riel	116
Cameroon, United Republic of	120	CFA franc BEAC (Central African CFA franc)	950
Canada	124	Canadian dollar	124
Cape Verde Island	132	Cape Verde escudo	132
Cayman Islands	136	Cayman Islands dollar	136
Central African Republic	140	CFA franc BEAC (Central African CFA franc)	950
Chad	148	CFA franc BEAC (Central African CFA franc)	950
Chile	152	Chilean peso	152
China	156	China yuan renminbi	156
Christmas Island	162	Australian dollar	36
Cocos (Keeling) Islands	166	Australian dollar	36
Colombia	170	Colombian peso	170
Comoros	174	Comoro franc	174
Congo	178	CFA franc BEAC (Central African CFA franc)	950
Cook Islands	184	New Zealand dollar	554

Table 7 Numeric Country and Currency Codes (Continued)

Country	Numeric Country Code	Currency	Numeric Currency Code
Costa Rica	188	Costa Rican colon	188
Cote d'Ivoire (Ivory Coast)	384	CFA franc BCEAO (West African CFA franc)	952
Croatia	191	Croatian kuna	191
Cyprus	196	Euro	978
Czech Republic	203	Czech koruna	203
Democratic Republic of the Congo	180	Congolais franc	976
Denmark	208	Danish krone	208
Djibouti	262	Djibouti franc	262
Dominica	212	East Caribbean dollar	951
Dominican Republic	214	Dominican peso	214
Ecuador	218	United States dollar	840
Egypt	818	Egyptian pound	818
El Salvador	222	United States dollar	840
Equatorial Guinea	226	CFA franc BEAC (Central African CFA franc)	950
Eritrea	232	Eritrean nakfa	232
Estonia	233	Euro	978
Ethiopia	231	Ethiopian birr	230
Falkland Islands (Malvinas)	238	Falkland Islands pound	238
Faroe Islands	208	Danish krone	208
Fiji	242	Fiji dollar	242
Finland	246	Euro	978
France	250	Euro	978
French Guiana	254	Euro	978
French Polynesia	258	CFP franc	953
French Southern Territories	260	Euro	978
Gabon	266	CFA franc BEAC (Central African CFA franc)	950
Gambia	270	Gambia dalasi	270
Georgia	268	Georgian lari	981
Germany	276	Euro	978

Table 7 Numeric Country and Currency Codes (Continued)

Country	Numeric Country Code	Currency	Numeric Currency Code
Ghana	288	Ghana cedi	936
Gibraltar	292	Gibraltar pound	292
Greece	300	Euro	978
Greenland	304	Danish krone	208
Grenada	308	East Caribbean dollar	951
Guadeloupe	312	Euro	978
Guam	316	United States dollar	840
Guatemala	320	Guatemala quetzal	320
Guinea	324	Guinea franc	324
Guinea-Bissau	624	CFA franc BCEAO (West African CFA franc)	952
Guyana	328	Guyanese dollar	328
Haiti	332	Haiti gourde	332
Heard and McDonald Islands	334	Haiti gourde	332
Holy See (Vatican City State)	336	Euro	978
Honduras	340	Honduran lempira	340
Hong Kong	344	Hong Kong dollar	344
Hungary	348	Hungary forint	348
Iceland	352	Iceland krona	352
India	356	Indian rupee	356
Indonesia	360	Indonesian rupiah	360
Ireland, Republic of	372	Euro	978
Israel	376	New Israeli shekel	376
Italy	380	Euro	978
Jamaica	388	Jamaican dollar	388
Japan	392	Japanese yen	392
Jordan	400	Jordanian dinar	400
Kazakhstan	398	Kazakhstan tenge	398
Kenya	404	Kenyan shilling	404
Kiribati	296	Australian dollar	36
Korea, Republic of	410	South Korea won	410
Kuwait	414	Kuwaiti dinar	414

Table 7 Numeric Country and Currency Codes (Continued)

Country	Numeric Country Code	Currency	Numeric Currency Code
Kyrgyzstan	417	Kyrgyzstan som	417
Laos	418	Laotian kip	418
Latvia	428	Euro	978
Lebanon	422	Lebanese pound	422
Lesotho	426	Lesotho loti	426
Liberia	430	Liberian dollar	430
Liechtenstein	438	Swiss franc	756
Lithuania	440	Lithuanian litas	440
Luxembourg	442	Euro	978
Macau, China	446	Macau pataca	446
Macedonia	807	Macedonian denar	807
Madagascar	450	Malagasy ariary	969
Malawi	454	Malawi kwacha	454
Malaysia	458	Malaysian ringgit	458
Maldives	462	Maldives rufiyaa	462
Mali	466	CFA franc BCEAO (West African CFA franc)	952
Malta	470	Euro	978
Marshall Islands	584	United States dollar	840
Martinique	474	Euro	978
Mauritania	478	Mauritania ouguiya	478
Mauritius	480	Mauritius rupee	480
Mayotte	175	Euro	978
Mexico	484	Mexican peso	484
Micronesia	583	United States dollar	840
Moldova, Republic of	498	Moldovan leu	498
Monaco	492	Euro	978
Mongolia	496	Mongolia tugrik	496
Monserrat	500	East Caribbean dollar	951
Montenegro	499	Euro	978
Morocco	504	Moroccan dirham	504
Mozambique	508	Mozambique metical	943
Myanmar	104	Myanmar kyat	104
Namibia	516	Namibian dollar	516

Table 7 Numeric Country and Currency Codes (Continued)

Country	Numeric Country Code	Currency	Numeric Currency Code
Nauru	520	Australian dollar	36
Nepal	524	Nepalese rupee	524
Netherlands	528	Euro	978
Netherlands Antilles	530	Netherlands Antillean guilder	532
New Caledonia	540	CFP franc	953
New Zealand	554	New Zealand dollar	554
Nicaragua	558	Nicaraguan cordoba oro	558
Niger	562	CFA franc BCEAO (West African CFA franc)	952
Nigeria	566	Nigerian naira	566
Niue	570	New Zealand dollar	554
Norfolk Island	574	Australian dollar	36
Northern Mariana Islands	580	United States dollar	840
Norway	578	Norwegian krone	578
Oman	512	Omani rial	512
Pakistan	586	Pakistan rupee	586
Palau	585	United States dollar	840
Palestine, State of	275	United States dollar	840
Panama	591	Panamanian balboa	590
Papua New Guinea	598	Papua New Guinean kina	598
Paraguay	600	Paraguayan guarani	600
Peru	604	Peruvian nuevo sol	604
Philippines	608	Philippine peso	608
Pitcairn	612	New Zealand dollar	554
Poland	616	Polish zloty	985
Portugal	620	Euro	978
Puerto Rico	630	United States dollar	840
Qatar	634	Qatari rial	634
Reunion	638	Euro	978
Romania	642	Romanian leu	946
Russian Federation	643	Russian ruble	643
Rwanda	646	Rwanda franc	646

Table 7 Numeric Country and Currency Codes (Continued)

Country	Numeric Country Code	Currency	Numeric Currency Code
Saint Helena	654	Saint Helena pound	654
Saint Kitts and Nevis	659	East Caribbean dollar	951
Saint Lucia	662	East Caribbean dollar	951
Saint Pierre and Miquelon	666	Euro	978
Saint Vincent and the Grenadines	670	East Caribbean dollar	951
Samoa	882	Samoan tala	882
San Marino	674	Euro	978
Sao Tome and Principe	678	Sao Tome and Principe dobra	678
Saudi Arabia	682	Saudi Arabian riyal	682
Senegal	686	CFA franc BCEAO (West African CFA franc)	952
Serbia, Republic of	688	Serbian dinar	941
Seychelles	690	Seychelles rupee	690
Sierra Leone	694	Sierra Leonean leone	694
Singapore	702	Singapore dollar	702
Slovakia	703	Euro	978
Slovenia	705	Euro	978
Solomon Islands	90	Solomon Islands dollar	90
Somalia	706	Somali shilling	706
South Africa	710	South African rand	710
South Georgia and the South Sandwich Islands	239	British pound sterling	826
Spain	724	Euro	978
Sri Lanka	144	Sri Lanka rupee	144
Sudan	736	Sudanese pound	736
Suriname	740	Surinamese dollar	968
Svalbard and Jan Mayen Islands	744	Norwegian krone	578
Swaziland	748	Swazi lilangeni	748
Sweden	752	Swedish krona	752
Switzerland	756	Swiss franc	756

Table 7 Numeric Country and Currency Codes (Continued)

Country	Numeric Country Code	Currency	Numeric Currency Code
Syrian Arab Republic	760	Syrian pound	760
Taiwan	158	Taiwan dollar	901
Tajikistan	762	Tajikistan somoni	972
Tanzania, United Republic of	834	Tanzanian shilling	834
Thailand	764	Thai baht	764
Timor-Leste	626	United States dollar	840
Togo	768	CFA franc BCEAO (West African CFA franc)	952
Tokelau	772	New Zealand dollar	554
Tonga	776	Tonga paanga	776
Trinidad and Tobago	780	Trinidad and Tobago dollar	780
Tunisia	788	Tunisian dinar	788
Turkey	792	Turkish lira	949
Turkmenistan	795	Turkmenistan manat	934
Turks and Caicos Islands	796	United States dollar	840
Tuvalu	798	Australian dollar	36
Uganda	800	Ugandan shilling	800
Ukraine	804	Ukrainian hryvnia	980
United Arab Emirates	784	United Arab Emirates dirham	784
United Kingdom	826	British pound sterling	826
United States	840	United States dollar	840
United States Minor Outlying Islands	581	United States dollar	840
United States Virgin Islands	850	United States dollar	840
Uruguay	858	Uruguayan peso	858
Uzbekistan	860	Uzbekistan sum	860
Vanuatu	548	Vanuatu vatu	548
Venezuela	862	Venezuelan bolivar fuerte	937
Vietnam	704	Vietnamese dong	704

Table 7 Numeric Country and Currency Codes (Continued)

Country	Numeric Country Code	Currency	Numeric Currency Code
Wallis and Futuna Islands	876	CFP franc	953
Western Sahara	732	Moroccan dirham	504
Yemen	887	Yemeni rial	886
Zambia	894	Zambian kwacha	967
Zimbabwe	716	Zimbabwean dollar	932

Reason Codes

The following table describes the reason codes returned by the Simple Order API for the BIN lookup service. For a description of replies, decisions, and reason codes, see the information about handling replies in [Getting Started with CyberSource Advanced for the Simple Order API](#).



Important

Because CyberSource can add reply fields and reason codes at any time:

- You must parse the reply data according to the names of the fields instead of the field order in the reply. For more information about parsing reply fields, see the documentation for your client.
- Your error handler should be able to process new reason codes without problems.
- Your error handler should use the **decision** field to determine the result if it receives a reason code that it does not recognize.

Table 8 Reason Codes

Reason Code	Description
100	Successful request.
101	The request is missing one or more required fields. Possible action: see the reply fields missingField_0...N for which fields are missing. Resend the request with the complete information. For information about missing or invalid fields, see Getting Started with CyberSource Advanced for the Simple Order API .
102	One or more fields in the request contains invalid data. Possible action: see the reply fields invalidField_0...N for which fields are invalid. Resend the request with the correct information. For information about missing or invalid fields, see Getting Started with CyberSource Advanced for the Simple Order API .
150	General system failure. Possible action: see the documentation for your CyberSource client for information about handling retries in the case of system errors.

Table 8 Reason Codes (Continued)

Reason Code	Description
151	<p>The request was received, but there was a server timeout. This error does not include timeouts between the client and the server.</p> <p>Possible action: see the documentation for your CyberSource client for information about handling retries in the case of system errors.</p>
153	<p>Your CyberSource account is not enabled for the BIN Lookup service. Contact CyberSource Customer Support to have your account enabled for this service.</p>
231	<p>Invalid account number.</p> <p>Possible action: use a different account number.</p>