Online Bank Transfers

Using the SCMP API

July 2018

CyberSource®

the power of payment

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Contents

Recent Revisions to This Document

Release	Changes
July 2018	iDEAL: updated the test value for the **ap_sale_payment_option_id** field. See "Testing," page 44.
	Sofort: updated the description for the **ap_sale_transaction_timeout** field. See "Request Fields," page 61.
March 2018	Bancontact: updated the transaction flow. See "Transaction Flow," page 14.
	iDEAL: updated the transaction flow. See "Transaction Flow," page 38.
	Sofort:
	■ Updated the transaction Flow. See "Transaction Flow," page 49.
	■ Updated the possible values of the **customer_language** field. See "Request Fields," page 61.
December 2017	Added the **ap_sale_processor_transaction_id** reply field. See "Reply Fields," page 67.
August 2017	Updated all the Sale service examples.
July 2017	Updated the **ap_refund_payment_status** reply field. See "Reply Fields," page 67.
June 2017	Added links to transaction flow diagrams for each payment method.

About This Guide

Audience and Purpose

This guide is written for merchants who want to offer Online Bank Transfer services to customers. This guide describes the tasks a merchant must complete in order to make a payment, request the status of a payment, or refund a payment. It is intended to help the merchant provide a seamless payment experience for the customer.

Conventions

Note and Important Statements

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

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

Text and Command Conventions

Convention	Usage
bold	■ Field and service names in text; for example: Include the **ics_applications** field. ■ Items that you are instructed to act upon; for example: Click **Save**.
italic	■ Filenames and pathnames. For example: Add the filter definition and mapping to your *web.xml* file. ■ Placeholder variables for which you supply particular values.
`Screen text`	■ XML elements. ■ Code examples and samples. ■ Text that you enter in an API environment; for example: Set the **ics_applications** field to `ics_ap_sale`.

Related Documents

- *Getting Started with CyberSource Advanced for the SCMP API* (PDF | HTML)—describes how to start using your CyberSource advanced account.

- SCMP API Documentation and Downloads page.

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

Introduction

Creating a Merchant Account

Two types of merchant accounts are available:

- The CyberSource settlement and services account—this merchant account has no direct contract with a payment provider partner. The CyberSource Financial Settlement Partner (FSP) collects the funds on your behalf and settles the funds to your merchant account. Contact your sales representative for additional information.

  ⚠ Important CyberSource automatically requests the export compliance service for each transaction using this type of merchant account. Export Compliance verifies customer information by comparing it to many lists that are maintained by government agencies to support export controls. If a customer's first name and last name or company name appears on any of the lists, you receive information indicating that the transaction is declined.

- The processor direct contract account—this merchant account must use the payment provider selected by CyberSource and you must inform your sales representative of any existing direct contracts.

Online Bank Transfer Services

Online banking services enable customers to pay for goods using direct online bank transfers from their bank account to your merchant account.

Supported Payment Methods

Table 1 lists the supported payment methods currently available for processing online bank transfers. Additional payment methods that use the online bank transfer services will be supported by CyberSource.

Table 1   Payment Methods

Payment Method	Country	Services	Availability
Bancontact (see Chapter 2, "Processing Bancontact Transactions," on page 13).	Belgium	■ Sale ■ Check Status ■ Refund	Available for beta merchants.
EPS (see Chapter 3, "Processing EPS Transactions," on page 24).	Austria	■ Sale ■ Check Status	Available for beta merchants.
giropay (see Chapter 4, "Processing giropay Transactions," on page 30).	Germany	■ Sale ■ Check Status	Available for beta merchants.
iDEAL (see Chapter 5, "Processing iDEAL Transactions," on page 37).	Netherlands	■ Options ■ Sale ■ Check Status ■ Refund	Available for beta merchants.
Sofort (see Chapter 6, "Processing Sofort Transactions," on page 49).	■ Austria ■ Belgium ■ Germany ■ Italy ■ Netherlands ■ Spain	■ Sale ■ Check Status ■ Refund	Available for beta merchants.

Options Service

![Important]	This service is valid only for iDEAL transactions (see Chapter 5, "Processing iDEAL Transactions," on page 37).
Important	

The options service (**ics_ap_options**) retrieves a list of bank option IDs and bank names which you can display to the customer on your web site. CyberSource recommends requesting the options service once a day and caching the information.

When a customer chooses a bank on your web site, you must include the associated option ID in the sale request (see "Sale Service," page 11) which returns a bank redirect URL to direct the customer to. If the option ID is not included in the sale request, the bank redirect URL returned directs the customer to a bank selection page.

Sale Service

The sale service (**ics_ap_sale**) returns the redirect URL for customer's bank. The customer is directed to the URL to confirm their payment details.

As part of the sale service request you must specify URLs to direct the customer to after the payment is successful, or fails, or when the customer cancels the transaction:

- Success URL—the customer is directed to this URL after completing a payment. Do not use this URL to confirm a payment because the response is not signed and it could be tampered with.

![Important]	CyberSource recommends that the success URL links to a static web page. The text should inform the customer that the payment is being processed and they will be informed of the order status (via email or a dedicated web page), rather than stating the payment was successful.
Important	

- Cancel URL—the customer is directed to this URL after canceling a payment or closing the browser.

- Failure URL—the customer is directed to this URL when a payment fails due to insufficient funds or a decline from the issuer.

![Important]	You can include the URLs in the sale service request or CyberSource can update your merchant configuration settings to include the URLs in all CyberSource service requests.
Important	

Check Status Service

The check status service returns the latest status of a transaction. It is a follow-on request that uses the request ID value returned from the sale service request. The request ID value links the check status request to the payment transaction.

The check status service can also be used to request the status of a refund payment. In the request include the request ID value returned from the refund service request. The request ID value links the check status request to the refund transaction.

When a payment is confirmed by the customer, they are directed to your success URL.

⚠️ **Important**	CyberSource recommends that the success URL links to a static web page. The text should inform the customer that the payment is being processed and they will be informed of the order status (via email or a dedicated web page), rather than stating the payment was successful.

CyberSource recommends waiting 30 seconds before requesting check status service (**ics_ap_check_status**). The check status response confirms whether the payment was accepted between the customer and the processor.

⚠️ **Important**	CyberSource recommends shipping goods when the payment status is updated to *settled.*

Refund Service

The refund service request (**ics_ap_refund**) is a follow-on request that uses the request ID value returned from the sale request. The request ID value links the refund transaction to the original payment transaction.

⚠️ **Important**	CyberSource recommends that the payment status must be *settled* before refunding a payment and returning funds to the customer account.

Processing Bancontact Transactions

Bancontact is an e-commerce payment system in Belgium that enables customers to pay for goods using direct online bank transfers from their bank accounts to your merchant account.

These banks support the Bancontact payment method:

- ABK Bank
- Argenta
- Axa
- Bank VanBreda
- CPH Banque
- Belfius
- Beobank
- BNP Paribas Fortis
- Bpost Bank
- CBC
- Crelan
- Deutsche Bank
- ING
- KBC
- Keytrade Bank
- Nagelmackers
- Record Bank
- VDK Spaarbank

Transaction Flow

For a transaction flow diagram see:

http://apps.cybersource.com/library/documentation/dev_guides/OnlineBankTransfers/Bancontact.pdf

1   Display the *Bancontact* payment method on your checkout page.

Supported browsers are Google Chrome, Internet Explorer, Safari, and Firefox.

Important

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2   Request the sale service (**ics_ap_sale**) and include the corresponding bank ID for the bank that the customer chooses. Also send the success, cancel, and failure return URLs so that the bank can return the customer to your page.

3   CyberSource responds with a URL to direct the customer to their online banking page to confirm their payment details.

4   When the payment is successful, the customer is directed to the success URL that you included in the sale service request.

When the payment is canceled, the customer is directed to the cancel URL that you included in the sale service request.

When the payment fails, the customer is directed to the failure URL that you included in the sale service request.

5   When a customer is directed to the success URL, you can request the check status service (**ics_ap_check_status**) to retrieve the current status of the payment.

The transaction statuses are:

■   Pending—the payment was initiated. Do not ship the goods.

■   Abandoned—the customer did not complete the transaction within 15 minutes.

■   Settled—the payment is complete. You can ship the goods.

■   Failed—the payment failed. Look at the **ics_rmsg** field for a description.

If the status returned is *pending*, wait 5 minutes before making the request. If there is no status change, wait 15 minutes before making another request. The payment status expires in 20 minutes.

Note

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6   If required, you can request the refund service (**ics_ap_refund**) to refund a customer's payment only when the payment status is updated to *settled*.

Bancontact transactions support:

- Follow-on refunds of payments that have a status of *settled*.

- Partial refunds and multiple refunds.

- Refunds for the original payment amount and the addition of 25 EUR. If the original payment amount was 45 EUR, you can refund up to 70 EUR.

Performing a Sale

! **Important**   As part of the sale service request, CyberSource recommends including specific customer data fields for Export Compliance checks. If a customer's first name and last name or company name appears on any of the lists that are maintained by government agencies to support export controls, you receive information indicating that the transaction is declined.

Note   When **offer-level** fields are included in the request, you must also include the **total_amount** field.

To perform a sale:

Step 1   Set the **ics_applications** field to `ics_ap_sale`.

Step 2   Include the following **required** fields in the request:

- merchant_id
- merchant_ref_number
- merchant_descriptor
- ap_payment_type—set to `MCH`.
- ap_sale_cancel_url
- ap_sale_success_url
- ap_sale_failure_url
- currency
- grand_total_amount

Step 3   Include any of the following **optional** fields in the request:

- bill_address1

- bill_city

- bill_country

- bill_state

- customer_email

- customer_firstname

- customer_lastname

- company_name

For detailed descriptions of all request and reply fields, see Appendix A, "API Fields," on page 60. For a sale example, see Example 1, "Sale Request," on page 18.

Checking a Payment Status

To check the status of a payment:

Step 1   Set the **ics_applications** field to `ics_ap_check_status`.

Step 2   Include the following required fields in the request:

- merchant_id

- merchant_ref_number

- ap_payment_type—set to `MCH`.

- ap_check_status_request_id—include the value of the **request_id** field that was returned in the sale service response.

> ⚠️
> **Important**
>
> To verify the status of a refund, include the value of the **request_id** field that was returned in the refund service response.

For detailed descriptions of all request and reply fields, see Appendix A, "API Fields," on page 60. For a check status example, see "Check Status Request," page 19.

Refunding a Payment

To refund a payment:

Step 1   Set the **ics_applications** field to `ics_ap_refund`.

Step 2   Include the following fields in the request:

- ap_payment_type—set to `MCH`.

- ap_refund_request_id—include the value of the **request_id** field that was returned in the sale service response.

- currency

- grand_total_amount

- merchant_id

- merchant_ref_number

For detailed descriptions of all request and reply fields, see Appendix A, "API Fields," on page 60. For a refund example, see "Refund Request," page 20.

Testing

For test transactions, send requests to the test server (CAS):

http://ics2testa.ic3.com

To test a Bancontact transaction:

Step 1   Request the Sale service (see "Performing a Sale," page 15).

Step 2   Redirect to the URL you receive in the **merchant_url** field returned in the Sale service response.

Step 3   Select a payment status:

a   Paid—the payment status updates to settled. You are directed to the success URL that you included in the Sale service request.

b   Canceled—the payment status updates to abandoned. You are directed to the cancel URL that you included in the Sale service request.

Step 4   Click **Further to your webshop**.

Step 5   If you selected Paid in Step 3, you are directed to the success URL and can request the check status service or the refund service.

If you selected Canceled in Step 3, you are directed to the cancel URL and can request the check status service to view the latest status of the payment.

Examples

Sale Request

Example 1   **Sale Request**

```
ap_payment_type=MCH
bill_address1=1 The Street
bill_city=Reading
bill_country=GB
bill_state=Berkshire
bill_zip=RG26DH
customer_firstname=John
customer_lastname=Smith
customer_email=null@example.com
ap_sale_cancel_url=https://www.valid.merchant.redirect.url.from
.request.html?action=cancel
ap_sale_success_url=https://www.valid.merchant.redirect.url.
from.request.html?action=success
ap_sale_failure_url=https://www.valid.merchant.redirect.url.
from.request.html?action=failure
currency=EUR
grand_total_amount=20.00
ics_applications=ics_ap_sale
merchant_descriptor=Online Store
merchant_id=mid12345
merchant_ref_number=refnum1234
```

Example 2   Sale Reply

```
ap_sale_amount=20.00
ap_sale_merchant_url=https://merchant.redirect.com/url.do?param_
utf=%27%22%3C%3E%20%E6%B8%AC%E8%A9%A6%E6%B8%AC&param_
url=https%3A%2F%2Fwww.abc.com&param_special=+@#%~_
&sign=fdaa1df42b6260a10e2e3f1c0fc87862
ap_sale_payment_status=pending
ap_sale_processor_response=00001
ap_sale_rcode=1
ap_sale_response_code=00001
ap_sale_rflag=SOK
ap_sale_rmsg=Request was processed successfully.
ap_sale_status=PENDING
ap_sale_trans_ref_no=7VVZXMM7R8GF
currency=EUR
ics_decision_reason_code=100
ics_rcode=1
ics_rflag=SOK
ics_rmsg=Request was processed successfully.
merchant_ref_number=refnum1234
request_id=4598111781876601201540
request_token=AhjnrwSR8oc9P42KeEcJHjG9atasTZrek4jxk/3d81HJHyhz0/
jYp4RwgAA1BMV
```

Check Status Request

Example 3   Check Status Request

```
ap_check_status_request_id=4598111781876601201540
ap_payment_type=MCH
ics_applications=ics_ap_check_status
merchant_id=mid12345
merchant_ref_number=refnum1234
```

Example 4   Check Status Reply

```
ap_check_status_payment_status=SETTLED
ap_check_status_rcode=1
ap_check_status_response_code=00004
ap_check_status_rflag=SOK
ap_check_status_rmsg=Request was processed successfully.
ap_check_status_trans_ref_no=TC20000C
ics_rcode=1
ics_rflag=SOK
ics_rmsg=Request was processed successfully.
merchant_ref_number=refnum1234
request_id=4598111781876601201540
request_token=AhjnrwSR8oc9Xks3f77JHGENP93fNRxNIJYafr58Mm3AAA8hZW
```

Refund Request

Example 5   Refund Request

```
ap_payment_type=MCH
ap_refund_request_id=4598111781876601201540
currency=eur
grand_total_amount=20.00
ics_applications=ics_ap_refund
merchant_id=mid12345
merchant_ref_number=refnum1234
```

Example 6   Refund Reply

```
ap_refund_amount=20.00
ap_refund_payment_status=refunded
ap_refund_rcode=1
ap_refund_response_code=00006
ap_refund_rflag=SOK
currency=eur
ap_refund_rmsg=Request was processed successfully.
ap_refund_trans_ref_no=120000000001
ics_rcode=1
ics_rflag=SOK
ics_rmsg=Request was processed successfully.
merchant_ref_number=refnum1234
request_id=4598111781876601201540
request_token=AhjnrwSR8oc9YQW1cfwJHjGLJgwYMGDBgwYMU/3dP4EAAA6Am7
```

Examples

Sale Request

Example 7   Sale Request

```
ap_payment_type=MCH
bill_address1=1 The Street
bill_city=Reading
bill_country=GB
bill_state=Berkshire
bill_zip=RG26DH
customer_firstname=John
customer_lastname=Smith
customer_email=null@example.com
ap_sale_cancel_url=https://www.valid.merchant.redirect.url.from
.request.html?action=cancel
ap_sale_success_url=https://www.valid.merchant.redirect.url.
from.request.html?action=success
ap_sale_failure_url=https://www.valid.merchant.redirect.url.
from.request.html?action=failure
currency=EUR
grand_total_amount=20.00
ics_applications=ics_ap_sale
merchant_descriptor=Online Store
merchant_id=mid12345
merchant_ref_number=refnum1234
```

Example 8   Sale Reply

```
ap_sale_amount=20.00
ap_sale_merchant_url=https://merchant.redirect.com/url.do?param_
utf=%27%22%3C%3E%20%E6%B8%AC%E8%A9%A6%E6%B8%AC&param_
url=https%3A%2F%2Fwww.abc.com&param_special=+@#%~_
&sign=fdaa1df42b6260a10e2e3f1c0fc87862
ap_sale_payment_status=pending
ap_sale_processor_response=00001
ap_sale_rcode=1
ap_sale_response_code=00001
ap_sale_rflag=SOK
ap_sale_rmsg=Request was processed successfully.
ap_sale_status=PENDING
ap_sale_trans_ref_no=7VVZXMM7R8GF
currency=EUR
ics_decision_reason_code=100
ics_rcode=1
ics_rflag=SOK
ics_rmsg=Request was processed successfully.
merchant_ref_number=refnum1234
request_id=4598111781876601201540
request_token=AhjnrwSR8oc9P42KeEcJHjG9atasTZrek4jxk/3d81HJHyhz0/
jYp4RwgAA1BMV
```

Check Status Request

Example 9   Check Status Request

```
ap_check_status_request_id=4598111781876601201540
ap_payment_type=MCH
ics_applications=ics_ap_check_status
merchant_id=mid12345
merchant_ref_number=refnum1234
```

Example 10   Check Status Reply

```
ap_check_status_payment_status=SETTLED
ap_check_status_rcode=1
ap_check_status_response_code=00004
ap_check_status_rflag=SOK
ap_check_status_rmsg=Request was processed successfully.
ap_check_status_trans_ref_no=TC20000C
ics_rcode=1
ics_rflag=SOK
ics_rmsg=Request was processed successfully.
merchant_ref_number=refnum1234
request_id=4598111781876601201540
request_token=AhjnrwSR8oc9Xks3f77JHGENP93fNRxNIJYafr58Mm3AAA8hZW
```

Refund Request

Example 11   Refund Request

```
ap_payment_type=MCH
ap_refund_request_id=4598111781876601201540
currency=eur
grand_total_amount=20.00
ics_applications=ics_ap_refund
merchant_id=mid12345
merchant_ref_number=refnum1234
```

Example 12   Refund Reply

```
ap_refund_amount=20.00
ap_refund_payment_status=refunded
ap_refund_rcode=1
ap_refund_response_code=00006
ap_refund_rflag=SOK
currency=eur
ap_refund_rmsg=Request was processed successfully.
ap_refund_trans_ref_no=120000000001
ics_rcode=1
ics_rflag=SOK
ics_rmsg=Request was processed successfully.
merchant_ref_number=refnum1234
request_id=4598111781876601201540
request_token=AhjnrwSR8oc9YQW1cfwJHjGLJgwYMGDBgwYMU/3dP4EAAA6Am7
```

Processing EPS Transactions

EPS is an e-commerce payment system in Austria that enables customers to pay for goods using direct online bank transfers from their bank accounts to your merchant account.

⚠️ **Important**	Refunds are currently not supported for EPS transactions.

Transaction Flow

For a transaction flow diagram see:

> http://apps.cybersource.com/library/documentation/dev_guides/OnlineBankTransfers/EPS_Giropay.pdf

1 Display the EPS payment method on your checkout page.

📝 **Note**	For logo guidelines see: https://www.girosolution.de/tools-support/werbemittel/

2 This is an optional step. Add the EPS bank selection widget to your web page:

> http://api.girocheckout.de/en:tools:eps_bankstatus_widget

The widget adds auto complete functionality to a form input field and can be configured to return the customer's BIC to the browser.

3 The customer chooses the EPS payment method.

4 The customer selects the BIC using the widget (optional) or enters their BIC and clicks Pay.

5   Request the sale service (**ics_ap_sale**) and include the corresponding BIC (**bank_ swiftcode**) that the customer selected in Step 4 and the success, cancel, and failure return URLs for that bank so that the bank can return the consumer to your page.

6   CyberSource responds with a merchant URL to direct the customer to their online banking page to confirm their payment details.

> **Note**   If no BIC value is included in the sale service request, the merchant URL returned in the sale service response directs the customer to a page that includes the EPS bank selection widget.

7   When the payment is successful, the customer is directed to the success URL that you included in the sale service request.

When the payment is canceled, the customer is directed to the cancel URL that you included in the sale service request.

When the payment fails, the customer is directed to the failure URL that you included in the sale service request.

8   When a customer is directed to the success URL, you can request the check status service (**ics_ap_check_status**) to retrieve the current status of the payment.

The transaction statuses are:

- Pending—the payment was initiated. Do not ship the goods.
- Abandoned—the customer did not complete the transaction within 15 minutes.
- Settled—the payment is complete. You can ship the goods.
- Failed—the payment failed. See the **ics_rmsg** field for a description.

> **Note**   If the status returned is *pending*, wait 5 minutes before making the request. If there is no status change, wait 15 minutes before making another request. After 15 minutes the status will be *settled*, *abandoned*, or *failed*.

Performing a Sale

Important	As part of the sale service request, CyberSource recommends including specific customer data fields for Export Compliance checks. If a customer's first name and last name or company name appears on any of the lists that are maintained by government agencies to support export controls, you receive information indicating that the transaction is declined.

Note	When **offer-level** fields are included in the request, you must also include the **total_amount** field.

To perform a sale:

Step 1   Set the **ics_applications** field to `ics_ap_sale`.

Step 2   Include the following **required** fields in the request:

- ap_payment_type—set to `EPS`.
- ap_sale_cancel_url
- ap_sale_success_url
- ap_sale_failure_url
- bank_swiftcode
- currency
- grand_total_amount
- merchant_descriptor
- merchant_id
- merchant_ref_number

Step 3   Include any of the following **optional** fields in the request:

- bill_address1
- bill_city
- bill_country
- bill_state
- customer_email
- customer_firstname
- customer_lastname
- company_name
- offer#=amount

For detailed descriptions of all request and reply fields, see Appendix A, "API Fields," on page 60.

Checking a Payment Status

To check the status of a payment:

Step 1   Set the **ics_applications** field to `ics_ap_check_status`.

Step 2   Include the following fields in the request:

■   ap_check_status_request_id—include the value of the **request_id** field that was returned in the sale service response.

> ⚠️ **Important**
>
> To check the status of a refund, include the value of the **request_id** field that was returned in the refund service response.

■   ap_payment_type—set to `EPS`.

■   merchant_id

■   merchant_ref_number

For detailed descriptions of all request and reply fields, see Appendix A, "API Fields," on page 60. For a Check Status example, see Example 15, "Check Status Request," on page 29.

Testing

For test transactions, send requests to the test server (CAS):

http://ics2testa.ic3.com

To test an EPS transaction:

> ⚠️ **Important**
>
> EPS test data:
>
> http://api.girocheckout.de/en:girocheckout:eps:start

Step 1   Request the Sale service (see "Performing a Sale," page 26).

Step 2   Redirect to the URL that you receive in the **merchant_url** field returned in the Sale service response.

Step 3 Enter **VBOEATWWAPO** for the BIC.

Step 4 Click **Continue to pay**.

Step 5 Click **Login**.

Step 6 Review transaction details and click **Contract drawing**.

Step 7 Select **mobileTAN**.

Step 8 Click **collect and record**.

Step 9 Click **OK** to confirm the transaction.

Step 10 Click **back** to return to the merchant web site.

The payment status updates to settled and you are directed to the success URL that you included in the Sale service request.

Examples

Sale Request

Example 13   Sale Request

```
ap_payment_type=EPS
bill_address1=1 The Street
bill_city=Reading
bill_country=GB
bill_state=Berkshire
bill_zip=RG26DH
customer_firstname=John
customer_lastname=Smith
customer_email=null@example.com
ap_sale_cancel_url=https://www.valid.merchant.redirect.url.from
.request.html?action=cancel
ap_sale_success_url=https://www.valid.merchant.redirect.url.
from.request.html?action=success
ap_sale_failure_url=https://www.valid.merchant.redirect.url.
from.request.html?action=failure
currency=EUR
grand_total_amount=20.00
ics_applications=ics_ap_sale
merchant_descriptor=Online Store
merchant_id=mid12345
merchant_ref_number=refnum1234
```

Example 14   Sale Reply

```
ap_sale_amount=20.00
ap_sale_date_time=2016-04-04T230619Z
ap_sale_merchant_url=https://merchant.redirect.com/url.do?param_
utf=%27%22%3C%3E%20%E6%B8%AC%E8%A9%A6%E6%B8%AC&param_
url=https%3A%2F%2Fwww.abc.com&param_special=+@#%~_
&sign=fdaa1df42b6260a10e2e3f1c0fc87862
ap_sale_payment_status=pending
ap_sale_processor_response=00001
ap_sale_rcode=1
ap_sale_response_code=00001
ap_sale_rflag=SOK
ap_sale_rmsg=Request was processed successfully.
ap_sale_status=PENDING
ap_sale_trans_ref_no=7VVZXMM7R8GF
currency=EUR
ics_decision_reason_code=100
ics_rcode=1
ics_rflag=SOK
ics_rmsg=Request was processed successfully.
merchant_ref_number=refnum1234
request_id=4598111781876601201540
request_token=AhjnrwSR8oc9P42KeEcJHjG9atasTZrek4jxk/3d81HJHyhz0/
jYp4RwgAA1BMV
```

Check Status Request

Example 15   Check Status Request

```
ap_check_status_request_id=4598111781876601201540
ap_payment_type=EPS
ics_applications=ics_ap_check_status
merchant_id=mid12345
merchant_ref_number=refnum1234
```

Example 16   Check Status Reply

```
ap_check_status_payment_status=SETTLED
ap_check_status_rcode=1
ap_check_status_response_code=00004
ap_check_status_rflag=SOK
ap_check_status_rmsg=Request was processed successfully.
ap_check_status_trans_ref_no=TC20000C
ics_rcode=1
ics_rflag=SOK
ics_rmsg=Request was processed successfully.
merchant_ref_number=refnum1234
request_id=4598111781876601201540
request_token=AhjnrwSR8oc9Xks3f77JHGENP93fNRxNIJYafr58Mm3AAA8hZW
```

Processing giropay Transactions

giropay is an e-commerce payment system in Germany that enables customers to pay for goods using direct online bank transfers from their bank accounts to your merchant account.

![Important] Refunds are currently not supported for giropay transactions.

Important

Transaction Flow

For a transaction flow diagram see:

http://apps.cybersource.com/library/documentation/dev_guides/OnlineBankTransfers/EPS_Giropay.pdf

1 Display the giropay payment method on your checkout page.

![Note] Logo standards:

https://www.giropay.de/haendler/tool-center/werbemittel-giropay/

Note

2 This is an optional step. Add the giropay bank selection widget to your web site:

http://api.girocheckout.de/en:tools:bankstatus_widget

The widget adds auto complete functionality to a form input field and can be configured to return the customer's BIC to the browser. You can also configure the widget to display all banks or only the banks that support giropay.

3 The customer chooses the giropay payment method.

4 The customer selects the BIC using the widget (optional) or enters their BIC and clicks Pay.

5 Request the sale service (**ics_ap_sale**) and include the corresponding BIC (**bank_swiftcode**) that the customer selected in Step 4 and the success, cancel, and failure return URLs for that bank so that the bank can return the consumer to your page.

6 CyberSource responds with a merchant URL to direct the customer to their online banking page to confirm their payment details

---

> **Note** If no BIC value is included in the sale service request, the merchant URL returned in the sale service response directs the customer to a page that includes the giropay bank selection widget.

---

7 When the payment is successful, the customer is directed to the success URL that you included in the sale service request.

When the payment is canceled, the customer is directed to the cancel URL that you included in the sale service request.

When the payment fails, the customer is directed to the failure URL that you included in the sale service request.

8 When a customer is directed to the success URL, you can request the check status service (**ics_ap_check_status**) to retrieve the current status of the payment.

The transaction statuses are:

- Pending—the payment was initiated. Do not ship the goods.
- Abandoned—the customer did not complete the transaction within the 15 minutes.
- Settled—the payment is complete. You can ship the goods.
- Failed—the payment failed. Look at the **ics_rmsg** field for a description.

> **Note** If the status returned is *pending*, wait 5 minutes before making the request. If there is no status change, wait 15 minutes before making another request. After 15 minutes, the status will be *settled*, *abandoned*, or *failed*.

Performing a Sale

	As part of the sale service request, CyberSource recommends including specific customer data fields for Export Compliance checks. If a customer's first name and last name or company name appears on any of the lists that are maintained by government agencies to support export controls, you receive information indicating that the transaction is declined.
Important	

	When **offer-level** fields are included in the request, you must also include the **total_amount** field.
Note	

To perform a sale:

Step 1   Set the **ics_applications** field to `ics_ap_sale`.

Step 2   Include the following fields in the request:

- ap_payment_type—set to `GPY`.
- ap_sale_cancel_url
- ap_sale_failure_url
- ap_sale_success_url
- bank_swiftcode
- currency
- grand_total_amount
- merchant_id
- merchant_descriptor
- merchant_ref_number

Step 3   Include any of the following **optional** fields in the request:

- bill_address1
- bill_city
- bill_country
- bill_state
- company_name
- customer_email
- customer_firstname
- customer_lastname
- offer#=amount

For detailed descriptions of all request and reply fields, see Appendix A, "API Fields," on page 60.

Checking a Payment Status

To check the status of a payment:

Step 1   Set the **ics_applications** field to `ics_ap_check_status`.

Step 2   Include the following fields in the request:

- merchant_id
- merchant_ref_number
- ap_payment_type—set to `GPY`.
- ap_check_status_request_id—include the value of the **request_id** field that was returned in the sale service response.

> ⚠️ **Important**
>
> To check the status of a refund, include the value of the **request_id** field that was returned in the refund service response.

For detailed descriptions of all request and reply fields, see Appendix A, "API Fields," on page 60.

Testing

For test transactions, send requests to the test server (CAS):

http://ics2testa.ic3.com

To test a giropay transaction:

> ⚠️ **Important**
>
> giropay test data:
>
> http://api.girocheckout.de/en:girocheckout:giropay:start

Step 1   Request the Sale service (see "Performing a Sale," page 32).

Step 2   Redirect to the URL that you receive in the **merchant_url** field returned in the Sale service response.

Step 3   Enter **TESTDETT421** for the **BIC**.

Step 4   Click **Continue to pay**.

Step 5   Enter `sepatest1` for the bank account/login.

Step 6   Enter any five-digit PIN.

Step 7   Click **Secure login**.

Step 8   Review the details and click **Continue**.

Step 9   Enter any six-digit TAN.

Step 10   Click **Pay now**.

The payment status updates to settled and you are directed to the success URL that you included in the Sale service request.

Examples

Sale Request

Example 17   Sale Request

```
ap_payment_type=GPY
bill_address1=1 The Street
bill_city=Reading
bill_country=GB
bill_state=Berkshire
bill_zip=RG26DH
customer_firstname=John
customer_lastname=Smith
customer_email=null@example.com
ap_sale_cancel_url=https://www.valid.merchant.redirect.url.from
.request.html?action=cancel
ap_sale_success_url=https://www.valid.merchant.redirect.url.
from.request.html?action=success
ap_sale_failure_url=https://www.valid.merchant.redirect.url.
from.request.html?action=failure
currency=EUR
grand_total_amount=20.00
ics_applications=ics_ap_sale
merchant_descriptor=Online Store
merchant_id=mid12345
merchant_ref_number=refnum1234
```

Example 18   Sale Reply

```
ap_sale_amount=20.00
ap_sale_date_time=2016-04-04T230619Z
ap_sale_merchant_url=https://merchant.redirect.com/url.do?param_
utf=%27%22%3C%3E%20%E6%B8%AC%E8%A9%A6%E6%B8%AC&param_
url=https%3A%2F%2Fwww.abc.com&param_special=+@#%~_
&sign=fdaa1df42b6260a10e2e3f1c0fc87862
ap_sale_payment_status=pending
ap_sale_processor_response=00001
ap_sale_rcode=1
ap_sale_response_code=00001
ap_sale_rflag=SOK
ap_sale_rmsg=Request was processed successfully.
ap_sale_status=PENDING
ap_sale_trans_ref_no=7VVZXMM7R8GF
currency=EUR
ics_decision_reason_code=100
ics_rcode=1
ics_rflag=SOK
ics_rmsg=Request was processed successfully.
merchant_ref_number=refnum1234
request_id=4598111781876601201540
request_token=AhjnrwSR8oc9P42KeEcJHjG9atasTZrek4jxk/3d81HJHyhz0/
jYp4RwgAA1BMV
```

Check Status Request

Example 19   Check Status Request

```
ap_check_status_request_id=4598111781876601201540
ap_payment_type=GPY
ics_applications=ics_ap_check_status
merchant_id=mid12345
merchant_ref_number=refnum1234
```

Example 20 **Check Status Reply**

```
ap_check_status_payment_status=SETTLED
ap_check_status_rcode=1
ap_check_status_response_code=00004
ap_check_status_rflag=SOK
ap_check_status_rmsg=Request was processed successfully.
ap_check_status_trans_ref_no=TC20000C
ics_rcode=1
ics_rflag=SOK
ics_rmsg=Request was processed successfully.
merchant_ref_number=refnum1234
request_id=4598111781876601201540
request_token=AhjnrwSR8oc9Xks3f77JHGENP93fNRxNIJYafr58Mm3AAA8hZW
```

Processing iDEAL Transactions

iDEAL is an e-commerce payment system in the Netherlands that enables customers to pay for goods using direct online bank transfers from their bank accounts to your merchant account.

These banks support the iDEAL payment method:

- ABN AMRO
- ASN Bank
- Bunq
- ING Bank
- Knab
- Rabobank
- RegioBank
- SNS Bank
- Triodos Bank
- Van Lanschot

Note CyberSource recommends that you make the iDEAL payment method available to Belgian customers. A large number of Dutch nationals or Dutch bank account holders resides in Belgium, and they prefer to use their Dutch accounts.

Transaction Flow

> ![Note]
> **Note**
>
> An iDEAL transaction flow can be viewed here:
>
> https://www.ideal.nl/demo/

For a complete transaction flow diagram see:

http://apps.cybersource.com/library/documentation/dev_guides/OnlineBankTransfers/iDEAL.pdf

1 Display the iDEAL payment method on your checkout page.

> ![Note]
> **Note**
>
> You can display your logo (640 w x 150 h) and a wallpaper (1920 w x 1080 h) as part of the payment flow. If the bank option ID is not included in the sale service request, the logo and wallpaper are displayed.

> ![Important]
> **Important**
>
> Supported browsers are Google Chrome, Internet Explorer, Safari, and Firefox.

2 Request the options service (**ics_ap_options**) once a day, at any time, to retrieve the list of bank names. Each name represents the swift code associated with the bank and is prefixed with ideal, for example: `ideal_BUNQNL2A`.

> ![Important]
> **Important**
>
> CyberSource recommends caching the information and displaying the bank name to the customer in a drop-down menu on your checkout page.

3 The customer selects the iDEAL payment method and chooses their bank from the list of options that you have cached.

A list of all available banks can be displayed in a drop-down menu in any order you choose. CyberSource recommends displaying the following six bank names and their logos at the top of the list:

- ING Bank
- Rabobank
- ABN AMRO
- SNS Bank
- ASN Bank
- Triodos Bank

4 Request the sale service (**ics_ap_sale**) and include the corresponding bank ID for the bank that the customer chooses. Also send the success, cancel, and failure return URLs so that the bank can return the customer to your page.

5 CyberSource responds with a merchant URL to direct the customer to their online banking page to confirm payment details.

> **!**
> **Important**
>
> If the option ID is not included in the sale service request, the customer is directed to a URL where they must choose their bank from the list displayed. The redirect URLs are not supported with iFrame integrations.

6 When the payment is successful, the customer is directed to the success URL that you included in the sale service request.

When the payment is canceled, the customer is directed to the cancel URL that you included in the sale service request.

When the payment fails, the customer is directed to the failure URL that you included in the sale service request.

7 When a customer is directed to the success URL, you can request the check status service (**ics_ap_check_status**) to retrieve the current status of the payment.

The transaction statuses are:

- Pending—the payment was initiated. Do not ship the goods.
- Abandoned—the customer did not complete the transaction within 15 minutes.
- Settled—the payment is complete. You can ship the goods.
- Failed—the payment failed. Look at the **ics_rmsg** field for a description.

> **Note**
>
> If the status returned is *pending*, wait 5 minutes before making the request. If there is no status change, wait 15 minutes before making another request again. After 15 minutes the status will be *settled*, *abandoned*, or *failed*.

8 When the payment status is updated to *settled*. you can request the refund service (**ics_ap_refund**) to refund a customer's payment. Multiple partial refunds of the total amount are also supported.

iDEAL transactions support:

- Follow-on refunds of payments that have a status of *settled*.

- Partial refunds and multiple refunds.

- Refunds for the original payment amount and the addition of 25 EUR. If the original payment amount was 45 EUR, you can refund up to 70 EUR.

Requesting Options

To request options from the processor:

Step 1   Set the **ics_applications** field to `ics_ap_options`.

Step 2   Include the following fields in the request:

- ap_payment_type—set to `IDL`.
- merchant_id
- merchant_ref_number

For detailed descriptions of all request and reply fields, see Appendix A, "API Fields," on page 60.

Performing a Sale

Important   As part of the sale service request, CyberSource recommends including specific customer data fields for Export Compliance checks. If a customer's first name and last name or company name appears on any of the lists that are maintained by government agencies to support export controls, you receive information indicating that the transaction is declined. The fields that are not required in order to perform a sale service request are highlighted with an asterisk (*).

Note   When **offer-level** fields are included in the request, you must also include the **total_amount** field.

To perform a sale:

Step 1   Set the **ics_applications** field to `ics_ap_sale`.

Step 2   Include the following fields in the request:

- ap_payment_type—set to `IDL`.
- ap_sale_cancel_url
- ap_sale_failure_url

- ap_sale_payment_option_id—include the bank ID value returned in the Options service response.

- ap_sale_success_url

- bill_address1*

- bill_city*

- bill_country*

- bill_state*

- company_name*

- currency

- customer_email*

- customer_firstname*

- customer_lastname*

- grand_total_amount

- merchant_id

- merchant_ref_number

- merchant_descriptor

- offer#=amount*

For detailed descriptions of all request and reply fields, see Appendix A, "API Fields," on page 60.

Checking a Payment Status

To check the status of a payment:

Step 1 Set the **ics_applications** field to `ics_ap_check_status`.

Step 2 Include the following fields in the request:

- ap_check_status_request_id—include the value of the **request_id** field that was returned in the sale service response.

- ap_payment_type—set to `IDL`.

- merchant_id

- merchant_ref_number

> ⚠️ **Important**
>
> To check the status of a refund, include the value of the **request_id** field that was returned in the refund service response.

For detailed descriptions of all request and reply fields, see Appendix A, "API Fields," on page 60.

Refunding a Payment

To refund a payment:

Step 1   Set the **ics_applications** field to `ics_ap_refund`.

Step 2   Include the following fields in the request:

- ap_payment_type—set to `IDL`.

- ap_refund_request_id—include the value of the **request_id** field that was returned in the sale service response.

- currency

- grand_total_amount

- merchant_id

- merchant_ref_number

For detailed descriptions of all request and reply fields, see .

Testing

For test transactions, send requests to the test server (CAS):

http://ics2testa.ic3.com

To test a transaction:

Step 1   Request the Sale service (see "Requesting Options," page 40) and include **ideal-FVLBNL22** in the **ap_sale_payment_option_id** field.

> ⚠️
> **Important**
>
> If you include an empty value in the **ap_sale_payment_option_id** field, choose from the banks available on the bank selection page that is displayed.

Step 2   Redirect to the URL you receive in the **merchant_url** field returned in the Sale service response.

Step 3   Select a payment status:

a   Paid—the payment status updates to settled. You are directed to the success URL that you included in the Sale service request.

b   Canceled—the payment status updates to abandoned. You are directed to the cancel URL that you included in the Sale service request.

c   Failed—the payment status updates to abandoned. You are directed to the failure URL that you included in the Sale service request.

d   No Final status—the payment status updates to pending.

Step 4   Click **Further to your webshop**.

Step 5   If you selected Paid in Step 3, you are directed to the success URL and can request the check status service or the refund service.

If you selected Canceled in Step 3, you are directed to the cancel URL and can request the check status service to view the latest status of the payment.

If you selected Failed in Step 3, you are directed to the failure URL and can request the check status service to view the latest status of the payment.

If you selected No Final Status in Step 3, you can request the check status service to view the latest status of the payment.

Examples

Options Request

Example 21   Options Request

```
ics_applications=ics_ap_options
merchant_id=mid12345
merchant_ref_number=refnum1234
ap_payment_type=IDL
```

Example 22   Options Reply

```
ap_options_count=5
ap_options_offset=0
ap_options_rcode=1
ap_options_response_code=00000
ap_options_rflag=SOK
ap_options_rmsg=Request was processed successfully.
ap_options_total_count=100
ics_rcode=1
ics_rflag=SOK
ics_rmsg=Request was processed successfully.
merchant_ref_number=refnum1234
option0=id:ideal-ABNANL2A^name:ABN AMRO
option1=id:ideal-ASNBNL21^name:ASN Bank
option2=id:ideal-BUNQNL2A^name:Bunq
option3=id:ideal-INGBNL2A^name:ING
option4=id:ideal-KNABNL2H^name:Knab
```

Sale Request

Example 23   Sale Request

```
bill_address1=1 The Street
bill_city=Reading
bill_country=GB
bill_state=Berkshire
bill_zip=RG26DH
customer_firstname=John
customer_lastname=Smith
customer_email=null@example.com
ap_sale_cancel_url=https://www.valid.merchant.redirect.url.from
.request.html?action=cancel
ap_sale_payment_option_id=ideal_Knab
ap_sale_success_url=https://www.valid.merchant.redirect.url.
from.request.html?action=success
ap_sale_failure_url=https://www.valid.merchant.redirect.url.
from.request.html?action=failure
ap_payment_type=IDL
ics_applications=ics_ap_sale
currency=EUR
grand_total_amount=20.00
merchant_descriptor=Online Store
merchant_id=mid12345
merchant_ref_number=refnum1234
```

Example 24   Sale Reply

```
ap_sale_processor_response=00001
ap_sale_amount=1.00
currency=EUR
ap_sale_processor_transaction_id=RSjqQ3ngTe
ap_sale_rmsg=Request was processed successfully.
ics_rmsg=Request was processed successfully.
ap_sale_rflag=SOK
ap_sale_trans_ref_no=EL0CWV8H57L4
ap_sale_date_time=2016-12-07T115240Z
ics_rflag=SOK
ap_sale_payment_status=pending
ap_sale_response_code=00001
ap_sale_rcode=1
merchant_ref_number=refnum1234
ap_sale_merchant_url=https://www.mollie.com/paymentscreen/ideal/select-
issuer/RSjqQ3gnTe
ics_rcode=1
requst_id=4811115572140170561897
```

Check Status Request

Example 25   Check Status Request

```
ap_check_status_request_id=4811115572140170561897
ics_applications=ics_ap_check_status
ap_payment_type=IDL
merchant_id=mid12345
merchant_ref_number=refnum1234
```

Example 26   Check Status Reply

```
ap_check_status_rmsg=Request was processed successfully.
ap_check_status_rflag=SOK
ics_rcode=1
ap_check_status_response_code=00001
ics_rmsg=Request was processed successfully.
ap_check_status_payment_status=pending
ap_check_status_status=PENDING
ap_check_status_trans_ref_no=C3XMTV8ENU59
ap_check_status_rcode=1
ics_rflag=SOK
ap_check_status_processor_response=00001
merchant_ref_number=refnum1234
```

Refund Request

Example 27 Refund Request

```
ap_payment_type=IDL
ap_refund_request_id=4811115572140170561897
currency=eur
grand_total_amount=20.00
ics_applications=ics_ap_refund
merchant_id=mid12345
merchant_ref_number=refnum1234
```

Example 28 Refund Reply

```
ap_refund_amount=20.00
ap_refund_payment_status=refunded
ap_refund_rcode=1
ap_refund_response_code=00006
ap_refund_rflag=SOK
currency=eur
ap_refund_rmsg=Request was processed successfully.
ap_refund_trans_ref_no=120000000001
ics_rcode=1
ics_rflag=SOK
ics_rmsg=Request was processed successfully.
merchant_ref_number=refnum1234
request_id=4811115572140170561822
```

Processing Sofort Transactions

Sofort is a payment processor and an e-commerce payment system in many European regions that enables customers to pay for goods using direct online bank transfers from their bank accounts to your merchant account.

Transaction Flow

Note	A Sofort transaction flow can be viewed here: https://www.sofort.com/eng-DE/kaeufer/su/online-zahlen-mit-sofort-ueberweisung/

For a complete transaction flow diagram see:

> http://apps.cybersource.com/library/documentation/dev_guides/OnlineBankTransfers/Sofort.pdf

1 Display the *Sofort* payment option on your checkout page.

! **Important**	Supported browsers are Google Chrome, Internet Explorer, Safari, and Firefox.

2 Request the CyberSource Sale service (**ics_ap_sale**) and include the success and cancel return URLs so that the bank can return the consumer to your page.

3 CyberSource responds with a URL to direct the customer to their online banking page to confirm payment details.

4 When the payment is successful, the customer is directed to the success URL that you included in the sale service request.

When the payment is canceled or fails, the customer is directed to the cancel URL that you included in the sale service request.

5   After a customer is directed to the success URL, you can request the check status service (**ics_ap_check_status**) to retrieve the current status of the payment.

The transaction statuses are:

■   Pending—the payment was initiated. Do not ship the goods.

■   Authorized—the customer has authorized the payment. Do not ship the goods.

■   Settled—if you have a CyberSource partner bank account, you receive this payment status to indicate that it was received by CyberSource and will be funded to your bank account. It can take up to a few days for a transaction to settle. You can now ship the goods to the customer.

■   Failed—the payment failed. View the **ics_rmsg** field for a description.

Note	When the customer confirms the payment, the transaction status updates from *pending* to *authorized*. See "When to Check a Payment Status," page 52.

If required, you can request that the refund service (**ics_ap_refund**) refund a customer's payment only when the payment status is updated to *settled*.

Sofort transactions support:

■   Follow-on refunds of payments that have a status of *settled*.
■   Partial refunds and multiple refunds.

Important	The refund transaction status updates from *pending* (at the time of the request) to *refunded* (when processed by the bank). To check the status of the refund, CyberSource recommends requesting the check status service once every four hours.

Note	Refunds are only available if using the API, not via the Business Center. Automated refunds are available if you are using the CyberSource settlement services account.

Performing a Sale

> **Note** When **offer-level** fields are included in the request, you must also include the **total_amount** field.

To perform a sale:

Step 1 Set the **ics_applications** field to `ics_ap_sale`.

Step 2 Include the following **required** fields in the request:

- ap_payment_type—set to `SOF`.

- ap_sale_cancel_url

- ap_sale_success_url

> **Note** CyberSource recommends using different URLs for the success URL and the cancel URL. Request the check status service when the customer is directed to the success URL.

- ap_sale_transaction_timeout

- bill_address1

- bill_city

- bill_country

  You can configure the Sofort payment flow so that the customer cannot edit the country, and must use a bank account within the country from which you request the Sale service. For this configuration, contact customer support for the collector model. If the configuration is set to lock the customer country, you must send the **bill_ country** field for the country from which you want the customer to pay from.

- currency

- customer_firstname

- customer_lastname

- grand_total_amount

■ merchant_descriptor

CyberSource recommends that you include a combination of static and dynamic numbers for this field value because some banks may expect a different value within a particular time frame. If this field is not included in the request, the merchant reference number is used instead.

■ merchant_id

■ merchant_ref_number

For detailed descriptions of all request and reply fields, see Appendix A, "API Fields," on page 60. For a sale example, see Example 29, "Sale Request," on page 57.

Checking a Payment Status

When to Check a Payment Status

Pending Status

1   When the customer is directed to the success URL or the failure URL, request the check status service to confirm the status has updated from *pending* to *authorized*.

2   When the status is *pending*, wait 15 minutes and request the check status service again.

3   If the status remains at *pending*, continue to request the check status service every 15 minutes. The status will update to *authorized* or *abandoned*.

Authorized Status

1   When the customer is directed to the success URL or the failure URL, request the check status service to confirm the status has updated from *pending* to *authorized*.

2   When the status is *authorized*, request the check status service every four hours until the status updates to *settled*.

3   If the payment status does not update from *authorized* to *settled* within ten days, request the check status service once a day until the status updates to *settled*.

⚠️ **Important**	For most payments, the status changes from *authorized* to *settled* within 10 days. However, a small number of payments may take more than 10 days to be processed, therefore the status does not update to *settled* until 10 days or more. When the status is *settled*, ship the goods based on availability or refund the funds to the customer.

How to Check a Payment Status

To check the status of a payment:

Step 1   Set the **ics_applications** field to `ics_ap_check_status`.

Step 2   Include the following fields in the request:

- ap_check_status_request_id

> ⚠️ **Important**   To check the status of a payment, include the request ID value returned from the sale request in the **ap_check_status_request_id** field. To check the status of a refund, include the request ID value returned from the refund request in the **ap_check_status_request_id** field.

- ap_payment_type—set to `SOF`.

- merchant_id

- merchant_ref_number

For detailed descriptions of all request and reply fields, see Appendix A, "API Fields," on page 60. For a check status example, see "Check Status Request," page 58.

Refunding a Payment

For Sofort payments, the refund payment status returned is always *pending*. CyberSource recommends requesting the check status service to retrieve the status *refunded*.

⚠️ **Important**	If the refund payment status returned is *pending,* CyberSource recommends to request the check status service every 4 hours until the status updates to *refunded*. It can take up to 48 hours for the status to update from *pending* to *refunded*—this indicates that the customer's account has been funded.

How to Refund a Payment

To refund a payment:

Step 1   Set the **ics_applications** field to `ics_ap_refund`.

Step 2   Include the following fields in the request:

- ap_payment_type—set to `SOF`.
- ap_refund_request_id—set to the request ID value returned from the sale request.
- currency
- grand_total_amount
- merchant_id
- merchant_ref_number

For detailed descriptions of all request and reply fields, see Appendix A, "API Fields," on page 60. For a refund example, see "Refund Request," page 59.

Testing

For test transactions, send requests to the test server (CAS):

http://ics2testa.ic3.com

To test a Sofort transaction:

Step 1   Request the Sale service (see "Performing a Sale," page 51).

Step 2   Redirect to the URL that you receive in the **merchant_url** field returned in the Sale service response.

Step 3   Enter the test details for the specific bank:

Table 2   Bank Test Details

Country	Bank Test Details
Austria	00000
Belgium	Demo Bank
Germany	88888888
Italy	00000
Netherlands	Demo Bank
Spain	Demo Bank

Step 4   Click **Next**.

Step 5   Enter any 4-digit account number and any 3-digit PIN, and click **Next**.

Step 6   Select an account and click **Next**.

Step 7   Enter `12345` and click **Next**.

The payment status updates to *authorized* and you are directed to the success URL that you included in the Sale service request.

Step 8   Request the Check Status service to retrieve the payment status *settled*.

Testing Refunds

To test a Sofort refund:

Follow the steps listed in "Testing," page 55 (the payment status will be *settled*) and do one of the following:

- Request the Refund service and include the request ID value returned in the Sale service response, along with the amount 2000.00. The payment status returned is *pending*.

- Request the Refund service and include the request ID value returned in the Sale service response, along with the amount 4000.00. The payment status returned is *failed*.

- Request the Refund service and include the request ID value returned in the Sale service response, along with any amount less than 2000.00. The payment status returned is *refunded*.

Examples

Sale Request

Example 29   Sale Request

```
bill_address1=1 The Street
bill_city=Reading
bill_country=GB
bill_state=Berkshire
bill_zip=RG26DH
customer_firstname=John
customer_lastname=Smith
customer_email=null@example.com
ap_sale_failure_url=https://
www.valid.merchant.redirect.url.from.request.html?action=failure
customer_lastname=Smith
ap_sale_cancel_url=https://
www.valid.merchant.redirect.url.from.request.html?action=cancel
ap_sale_success_url=https://
www.valid.merchant.redirect.url.from.request.html?action=success
ap_payment_type=SOF
currency=EUR
ics_applications=ics_ap_sale
grand_total_amount=1.00
bill_address1=1 The Street
customer_firstname=Joe
merchant_descriptor=20161007122956
merchant_ref_number=refnum1234
```

Example 30   Sale Reply

```
ap_sale_processor_response=00001
request_token=AhjnrwSTBM931bhQ3wFpmBkVq1qOKziPQiMaCXDN8nkL6QfIxjQyaSx4s
ap_sale_amount=1.00
currency=EUR
request_id=4811103111640170561897
ap_sale_processor_transaction_id=132404-285932-5847F329-D700
ap_sale_rmsg=Request was processed successfully.
ics_rmsg=Request was processed successfully.
ap_sale_status=PENDING
ap_sale_rflag=SOK
ap_sale_trans_ref_no=E55T8V8GPD1P
ap_sale_date_time=2016-12-07T113153Z
ics_rflag=SOK
ap_sale_payment_status=pending
ap_sale_response_code=00001
ap_sale_rcode=1
merchant_ref_number=refnum1234
ap_sale_merchant_url=https://www.sofort.com/payment/go/
daae1352ff860cf132b2ba4405110affe6bf0ec4
ics_rcode=1
```

Check Status Request

Example 31   Check Status Request

```
ap_check_status_request_id=4598111781876601201540
ap_payment_type=SOF
ics_applications=ics_ap_check_status
merchant_id=mid12345
merchant_ref_number=refnum1234
```

Example 32   Check Status Reply

```
ap_check_status_rmsg=Request was processed successfully.
ap_check_status_rflag=SOK
ics_rcode=1
ap_check_status_response_code=00001
ics_rmsg=Request was processed successfully.
request_id=4811106605380170561897
ap_check_status_payment_status=pending
request_token=AhjnrwSTBM+EP0IMzlSt16QfIxjQyaSZbpAes54kwTPd9W4UN8BaQQh4q
ap_check_status_status=PENDING
ap_check_status_trans_ref_no=E55T8V8GPD1Q
ap_check_status_rcode=1
ics_rflag=SOK
ap_check_status_processor_response=00001
merchant_ref_number=refnum1234
```

Refund Request

Example 33   Refund Request

```
ap_payment_type=SOF
ap_refund_request_id=4598111781876601201540
currency=eur
grand_total_amount=20.00
ics_applications=ics_ap_refund
merchant_id=mid12345
merchant_ref_number=refnum1234
```

Example 34   Refund Reply

```
ap_refund_amount=20.00
ap_refund_date_time=2016-04-04T230620Z
ap_refund_payment_status=refunded
ap_refund_rcode=1
ap_refund_response_code=00006
ap_refund_rflag=SOK
currency=eur
ap_refund_rmsg=Request was processed successfully.
ap_refund_trans_ref_no=120000000001
ics_rcode=1
ics_rflag=SOK
ics_rmsg=Request was processed successfully.
merchant_ref_number=refnum1234
request_id=4598111781876601201540
request_token=AhjnrwSR8oc9YQW1cfwJHjGLJgwYMGDBgwYMU/3dP4EAAA6Am7
```

API Fields

Formatting Restrictions

Unless otherwise noted, all fields are order and case insensitive, and the fields accept special characters such as @, #, and %.

Note	Values for request-level and offer-level fields must not contain carets (^) or colons (:). However, they can contain embedded spaces and any other printable characters. When you use more than one consecutive space, CyberSource removes the extra spaces.

Data Type Definitions

Table 3   Data Type Definitions

Data Type	Description
Date and time	Format is YYYY-MM-DDThhmmssZ, where: ■ T separates the date and the time ■ Z indicates Coordinated Universal Time (UTC), also known as Greenwich Mean Time (GMT) **Example** 2016-08-11T224757Z equals August 11, 2016, at 22:47:57 (10:47:57 p.m.)
Decimal	Number that includes a decimal point **Example** 23.45, -0.1, 4.0, 90809.0468
Integer	Whole number {..., -3, -2, -1, 0, 1, 2, 3, ...}
Nonnegative integer	Whole number greater than or equal to zero {0, 1, 2, 3, ...}
Positive integer	Whole number greater than zero {1, 2, 3, ...}
String	Sequence of letters, numbers, spaces, and special characters

Request Fields

Table 4   Request Fields

Field Name	Description	Used By: Required (R) or Optional (O)	Data Type & Length
ap_check_status_request_id	Request ID of the sale transaction for which you want to verify the status. Include the value of the **request_id** field that was returned in the sale service response.	Check Status (R)	String (26)
ap_options_limit	The maximum number of options to be retrieved from the processor and displayed to the customer. Possible values: `1-250` **Note** This field is valid only for iDEAL transactions.	Options (O)	String (3)

ap_options_offset	Offset from the first item in the list of options received from the processor. If you want to display the options in multiple lists, this number represents the first option displayed in each list.
	
	Possible values: `0-9999`
	
	Examples:
	
	`ap_options_limit=10`
	`ap_options_offset=0`
	
	The above values display 10 options to the customer, starting with the first item on the list received from the processor.
	
	`ap_options_limit=10`
	`ap_options_offset=10`
	
	The above values display 10 options to the customer, starting with the 11th item on the list received from the processor.
	
	Note This field is valid only for iDEAL transactions.
		Options (O)	String (4)

ap_payment_type	Identifier for the payment method: ■ `EPS`: EPS ■ `GPY`: giropay ■ `IDL`: iDEAL ■ `MCH`: Bancontact ■ `SOF`: Sofort	Options (R) Sale (R) Check Status (R) Refund (R)	String (3)

Table 4   Request Fields (Continued)

Field Name	Description	Used By: Required (R) or Optional (O)	Data Type & Length
ap_refund_request_id	Request ID of the sale transaction for which you are requesting a refund. Include the value of the **request_id** field that was returned in the sale service response.	Refund (R)	String (26)
ap_sale_cancel_url	URL to which the customer is directed after canceling the payment. Send a GET request to this URL.	Sale (O)	String (255)
ap_sale_failure_url	URL to which the customer is directed after a payment fails. Send a GET request to this URL. **Note** This field is valid only for iDEAL and Bancontact transactions.	Sale (O)	String (255)
ap_sale_payment_option_id	Payment option ID name. This is the bank's swift code.Include the option ID name returned in the Options service response. **Example** ideal-BUNQNL2A **Note** This field is valid only for iDEAL transactions.	Sale (O)	String (60)
ap_sale_success_url	URL to which the customer is directed after completing the payment. Send a GET request to this URL.	Sale (O)	String (255)
ap_sale_transaction_timeout	The time-out limit in seconds for the transaction. The time-out limit starts when the customer is directed to the merchant URL that is included in the sale service response. The maximum value is 99999 (about 27 hours). When the transaction times out, the payment system changes the status to *abandoned*. **Note** This field is valid only for Sofort transactions. If the field is not included in the request, the default time-out is 6 hours. The minimum value is 120 seconds (2 minutes). If this field is set to 0, the transaction will never time out.	Sale (O)	Integer (5)

Table 4   Request Fields (Continued)

Field Name	Description	Used By: Required (R) or Optional (O)	Data Type & Length
bank_swiftcode	Bank's SWIFT code. Unique address of the bank. Also known as the Bank Identification Code (BIC). **Note** This field is valid only for giropay and EPS transactions.	Sale (O)	String (20)
bill_address1	Customer's billing street address. **Note** This field is required for Sofort transactions.	Sale (O)	String (60)
bill_city	Customer's billing city. **Note** This field is required for Sofort transactions.	Sale (O)	String (50)
bill_country	Customer's billing country. Use the two-character *ISO Standard Country Codes*. **Note** This field is required for Sofort transactions.	Sale (O)	String (2)
bill_state	Customer's billing state or province. Use the *State, Province, and Territory Codes for the United States and Canada*.	Sale (O)	String (2)
company_name	Name of the customer's company.	Sale (O)	String (60)
currency	Currency used for the order. Use the three character *ISO Standard Currency Codes.*	Sale (R) Refund (R)	String (5)
customer_email	Customer's email address, including the full domain name.	Sale (O)	String (255)
customer_firstname	Customer's first name. This name must be the same as the name on the card. **Note** This field is required for Sofort transactions.	Sale (O)	String (60)

Table 4   Request Fields (Continued)

Field Name	Description	Used By: Required (R) or Optional (O)	Data Type & Length
customer_language	Language code and country code used for the transaction. Format: [language code][dash][country code] Possible values: ■ `DE-BE`: German-Belgium ■ `DE-DE` (default): German-Germany ■ `DE-ES`: German-Spain ■ `DE-IT`: German-Italy ■ `EN-AT`: English-Austria ■ `EN-BE`: English-Belgium ■ `EN-DE`: English-Germany ■ `EN-ES`: English-Spain ■ `EN-IT`: English-Italy ■ `EN-NL`: English-Netherlands ■ `ES-ES`: Spanish-Spain ■ `FR-BE`: French-Belgium ■ `IT-IT`: Italian-Italy ■ `NL-BE`: Dutch-Belgium ■ `NL-NL`: Dutch-Netherlands **Note** This field is valid only for Sofort transactions.	Sale (O)	String (5)
customer_lastname	Customer's last name. This name must be the same as the name on the card. **Note** This field is required for Sofort transactions.	Sale (O)	String (60)
grand_total_amount	Grand total for the order. This value cannot be negative. You can include a decimal point (.), but you cannot include any other special characters. CyberSource truncates the amount to the correct number of decimal places. **Important** You must include either **grand_total_amount** or **offer0**, the offer-level field **amount** and the offer-level field **tax_amount** in your request.	Sale (R) Refund (R)	Decimal (15)

Table 4   Request Fields (Continued)

Field Name	Description	Used By: Required (R) or Optional (O)	Data Type & Length
ics_applications	CyberSource services to process for the request: ▪ `ics_ap_options` This service is valid only for iDEAL transactions. ▪ `ics_ap_sale` ▪ `ics_ap_check_status` ▪ `ics_ap_refund`	Required for each specific service request.	String (255)
merchant_descriptor	Merchant description that is displayed on the customer's statement. When you include more than one consecutive space, extra spaces are removed.	Sale (R)	For Bancontact and iDEAL: String (35) For Sofort, EPS and giropay: String (27)
merchant_descriptor_city	City for your business location.	Sale (O)	String (50)
merchant_descriptor_contact	Merchant contact information, such as a phone number, that is displayed on the customer's statement. When you include more than one consecutive space, extra spaces are removed.	Sale (O)	String (150)
merchant_descriptor_country	Country code for your business location. Use the standard *ISO Standard Country Codes*.	Sale (O)	String (2)
merchant_descriptor_postal_ code	Postal code for your business location.	Sale (O)	String (10)
merchant_descriptor_state	State code or region code for your business location.	Sale (O)	String (50)
merchant_descriptor_street	Street address for your business location. If the street address is more than 38 characters, use meaningful abbreviations.	Sale (O)	String (60)
merchant_id	Your CyberSource merchant ID. Use the same merchant ID for evaluation, testing, and production.	Required for all service requests.	String (30)
merchant_ref_number	Merchant-generated 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.	Required for all service requests.	String (50)

Offer-Level Fields

Table 5   Offer-Level Fields

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
amount	Per-item price of the product. This value cannot be negative. You can include a decimal point (.), but you cannot include any other special characters. CyberSource truncates the amount to the correct number of decimal places. See "Formatting Restrictions," page 60.	Sale (O)[1]	Decimal (15)
merchant_ product_sku	Identification code for the product. This field is required when **product_code** is not `default` or one of the values related to shipping and handling.	Sale (O)	String (255)
product_code	Type of product. This value is used to determine the product category: electronic, handling, physical, service, or shipping. The default value is `default`.	Sale (O)	String (255)
product_name	This field is required when **product_code** is not `default` or one of the values related to shipping and handling.	Sale (O)	String (255)
quantity	The default is `1`. This field is required when **product_ code** is not `default` or one of the values related to shipping and handling.	Sale (O)	Nonnegative integer (10)
tax_amount	Total tax to apply to the product. This value cannot be negative. The tax amount and the offer amount must be in the same currency. The tax amount field is additive. The following example uses a two-exponent currency such as USD: 1 You include the following offer lines in your request: `offer0=amount:10.00^quantity:1^tax _amount:0.80` `offer1=amount:20.00^quantity:1^tax _amount:1.60` 2 The total amount authorized will be 32.40, not 30.00 with 2.40 of tax included.	Sale (O)	Decimal (15)
total_amount	Total amount for all items selected. This field is required when offer-level fields are included in the request.	Sale (See description)	String (15)

1 You must include either **grand_total_amount** or **offer0** and the offer-level field **amount**. For information about offers and grand totals, see *Getting Started with CyberSource Advanced for the SCMP API*.

Reply Fields

Table 6   Reply Fields

Field Name	Description	Returned By:	Data Type & Length
ap_check_status_payment_ status	Description of the payment status. Possible values: ■ PENDING: Payment was initiated. Do not ship the goods. ■ SETTLED: Payment is complete and the funds have been settled in your merchant account. Ship the goods. ■ FAILED: Payment failed. ■ ABANDONED: Customer did not confirm the payment within 15 minutes or the customer cancelled the payment. This status is valid only for iDEAL, Bancontact, EPS, and giropay transactions. ■ AUTHORIZED: Customer authorized the payment. This status is valid only for Sofort transactions.	Check Status	String (15)
ap_check_status_rcode	One-digit reply code that indicates whether the **ics_ap_check_status** request was successful. Possible values: ■ -1: An error occurred ■ 0: The request was declined ■ 1: The request was successful	Check Status	Integer (1)
ap_check_status_response_ code	Response code from the processor. Possible values: 00000–99999. See "Reply Flags and Processor Response Codes," page 72.	Check Status	Integer (5)
ap_check_status_rflag	One-word description of the result of the **ics_ap_check_status** request. See "Reply Flags and Processor Response Codes," page 72.	Check Status	String (50)
ap_check_status_rmsg	Message explaining the reply code **ap_ check_status_rflag**. See "Reply Flags and Processor Response Codes," page 72.	Check Status	String (255)

Table 6   Reply Fields (Continued)

Field Name	Description	Returned By:	Data Type & Length
ap_check_status_trans_ref_no	Reference number that you use to reconcile your CyberSource reports with your reports. For more information about tracking orders, see *Getting Started with CyberSource Advanced for the SCMP API* (PDF | HTML).	Check Status	String (60)

ap_option#=id:<value>^ name:<value>	Unique identifier and the associated bank swift code.
	
	Example
	
	`option0=id:ideal-ABNANL2A^name:ABN AMRO`
	
	`option1=id:ideal-ASNBNL21^name:ASN Bank`
	
	`option2=id:ideal-BUNQNL2A^name:Bunq`
	
	Important CyberSource recommends caching the information and displaying the bank name to the customer in a drop-down menu on your checkout page.
	
	Note This field is valid only for iDEAL transactions.
		Options	id:<value>
			
			Alphanumeric (34)
			
			name:<value>
			
			Alphanumeric (60)

ap_options_count	The number of options requested from the processor and displayed to the customer. Possible values: 1-250 **Note** This field is valid only for iDEAL transactions.	Options	Numeric (3)
ap_options_offset	Offset of the list of the options received from the processor. This number represents the number of options displayed in each list. Possible values: 0-9999 **Note** This field is valid only for iDEAL transactions.	Options	Numeric (4)
ap_options_rcode	Indicates whether the service request was successful. Possible values: ■ `-1`: An error occurred. ■ `0`: The request was declined. ■ `1`: The request was successful. **Note** This field is valid only for iDEAL transactions.	Options	Integer (1)

Table 6   Reply Fields (Continued)

Field Name	Description	Returned By:	Data Type & Length
ap_options_response_code	Response code from the processor. Range of values: 00000–99999. See "Reply Flags and Processor Response Codes," page 72. **Note** This field is valid only for iDEAL transactions.	Options	Integer (5)
ap_options_rflag	If **ics_ap_options** is unsuccessful, this field contains a one-word description of the error. See "Reply Flags and Processor Response Codes," page 72. **Note** This field is valid only for iDEAL transactions.	Options	String (50)
ap_options_rmsg	Message explaining the reply code **ap_options_rcode**. See "Reply Flags and Processor Response Codes," page 72. **Note** This field is valid only for iDEAL transactions.	Options	String (255)
ap_options_total_count	The total number of options that can be requested from the processor to be displayed to the customer. Possible values: `0-100000` **Note** This field is valid only for iDEAL transactions.	Options	Numeric (6)
ap_refund_amount	Total amount for the refund.	Refund	String (15)
ap_refund_date_time	Date and time of the refund.	Refund	String (14)
ap_refund_payment_status	Refund status from the processor. Possible values: ▪ `REFUNDED`: Refund was processed successfully. ▪ `PENDING`: Refund is pending. ▪ `FAILED`: Refund failed.	Refund	String (15)
ap_refund_rcode	One-digit reply code that indicates whether the refund request was successful. Possible values: ▪ `-1`: An error occurred ▪ `0`: The request was declined ▪ `1`: The request was successful	Refund	Integer (1)
ap_refund_response_code	Response code from the processor. Range of values: 00000–99999. See "Reply Flags and Processor Response Codes," page 72.	Refund	Integer (5)

Table 6   Reply Fields (Continued)

Field Name	Description	Returned By:	Data Type & Length
ap_refund_rflag	One-word description of the result of the refund request. See "Reply Flags and Processor Response Codes," page 72.	Refund	String (50)
ap_refund_rmsg	Message explaining the reply code. See "Reply Flags and Processor Response Codes," page 72.	Refund	String (255)
ap_refund_trans_ref_no	Reference number that you use to reconcile your CyberSource reports with your reports. For more information about tracking orders, see *Getting Started with CyberSource Advanced for the SCMP API* (PDF | HTML).	Refund	String (60)
ap_sale_merchant_url	URL for redirecting the customer for capturing the payment. Make a POST request to this URL. **Note** For iDEAL and Sofort payments, the URL is valid for 15 minutes before the session times out.	Sale	String (2048)
ap_sale_payment_status	Description of the payment status. Possible values: ■ `PENDING`: Payment has not yet been processed. CyberSource recommends requesting the check status service (see "Checking a Payment Status," page 42) to retrieve the latest status of the payment. The status can be *settled*, *failed*, or *abandoned*. ■ `FAILED`: Payment failed.	Sale	String (15)
ap_sale_processor_transaction_id	Processor-generated payment reference code that identifies the transaction.	Sale	String (50)
ap_sale_rcode	Indicates whether the service request was successful. Possible values: ■ `-1`: An error occurred. ■ `0`: The request was declined. ■ `1`: The request was successful.	Sale	Integer (1)
ap_sale_response_code	Response code from the processor. Range of values: 00000–99999. See "Reply Flags and Processor Response Codes," page 72.	Sale	Integer (5)

Table 6   Reply Fields (Continued)

Field Name	Description	Returned By:	Data Type & Length
ap_sale_rflag	If **ics_ap_sale** is unsuccessful, this field contains a one-word description of the error. See "Reply Flags and Processor Response Codes," page 72.	Sale	String (50)
ap_sale_rmsg	Message explaining the reply code **ap_sale_rcode**. See "Reply Flags and Processor Response Codes," page 72.	Sale	String (255)
ap_sale_trans_ref_no	Transaction reference number that was used for the transaction.	Sale	String (60)
currency	Currency used for the order: EUR	Sale Refund	String (5)
ics_rcode	Indicates whether the entire request was successful. Possible values: ■ `-1`: An error occurred. ■ `0`: The request was declined. ■ `1`: The request was successful.	All services.	Integer (1)
ics_rflag	If the request is unsuccessful, this field contains a one-word description of the error. See "Reply Flags and Processor Response Codes," page 72.	All services.	String (50)
ics_rmsg	Message explaining the reply code **ics_rcode**. See "Reply Flags and Processor Response Codes," page 72.	All services.	String (255)
merchant_ref_number	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 include corrupted characters.	All services.	String (50)
request_id	Identifier for the request generated by the client.	All services.	String (26)
request_token	Request token data created by CyberSource for each reply. The field is an encoded string that contains no confidential information such as an account or card verification number. The string can contain a maximum of 256 characters.	All services.	String (256)

Reply Flags and Processor Response Codes

![warning icon] **Important**

CyberSource recommends using the reply flag value and the processor response code to determine the transaction result.

The following table describes the reply flags and processor response codes that the SCMP API can return for the online bank transfer services.

Table 7   Reply Flags and Processor Response Codes

Reply Flag	Processor Response Code	Description
DINVALIDDATA	■ 10000—status: failed. ■ 30600—status: failed. ■ 30700—status: failed.	Invalid request. Possible reasons: ■ The request data is invalid. ■ Processor declined the transaction due to tax errors or government compliance errors.
DPAYMENTREFUSED	■ 30200—status: failed. ■ 30350—status: failed. ■ 30500—status: failed.	Possible reasons: ■ Processor declined the transaction due to funding source problems. ■ The transaction was flagged as high risk. ■ Insufficient funds.
ESYSTEM	■ 20000—status: failed. ■ 20001—status: failed. ■ 20002—status: failed. ■ 30000—status: failed. ■ 30100—status: failed.	Possible reasons: ■ The signature was not included in the HTTP header. ■ The signature in the HTTP header has expired or its not a valid signature. ■ The API version in the HTTP header was missing or is not supported.
SOK	■ 00001—status: pending. ■ 00002—status: abandoned. ■ 00004—status: settled. ■ 00006—status: refunded.	Transaction was successful.