

PINless Debit Card Services

Using the Simple Order API

September 2015



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Recent Revisions to This Document

Release	Changes
September 2015	Updated the URL for accessing the CyberSource test server. See "Sending Requests to the Test System," page 29 .
June 2015	This revision contains only editorial changes and no technical updates.
December 2013	Separated <i>PINless Debit Card Services Implementation Guide</i> into two documents: <ul style="list-style-type: none">▪ PINless Debit Card Services Using the Simple Order API▪ PINless Debit Card Services Using the SCMP API
June 2013	This revision contains only editorial changes and no technical updates.
March 2013	Removed references to FDC Compass because PINless Debit services are not supported for this processor.
September 2012	This revision contains only editorial changes and no technical updates.

About This Guide

Audience and Purpose

This guide is written for application developers who want to use the CyberSource Simple Order API to integrate PINless debit processing into an order management system.

Implementing the CyberSource PINless debit services requires software development skills. You must write code that uses the API request and reply fields to integrate the PINless debit services into an existing order management system.

Conventions

Note and Important Statements



Note

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



Important

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

Text and Command Conventions

Convention	Usage
bold	<ul style="list-style-type: none"> 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.
<i>italic</i>	<ul style="list-style-type: none"> Filenames and pathnames. For example: Add the filter definition and mapping to your <i>web.xml</i> file. Placeholder variables for which you supply particular values.
monospace	<ul style="list-style-type: none"> XML elements. Code examples and samples. Text that you enter in an API environment; for example: Set the davService_run field to <code>true</code>.

Related Documents

- *Credit Card Services Using the Simple Order API* ([PDF](#) | [HTML](#)) describes the tasks you must complete to integrate the credit card services into your existing management system.
- *Getting Started with CyberSource Advanced for the Simple Order API* ([PDF](#) | [HTML](#)) describes how to get started using the Simple Order API.
- *Payment Tokenization Using the Simple Order API* ([PDF](#) | [HTML](#)) describes the tasks you must complete in order to create, update, retrieve, and delete customer profiles.
- *Recurring Billing Using the Simple Order API* ([PDF](#) | [HTML](#)) describes the tasks you must complete to create, update, retrieve, and delete recurring customer subscriptions.
- *Reporting Developer Guide* ([PDF](#) | [HTML](#)) describes how to download reports.

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

About Debit Cards

Customers commonly use debit cards, which are also called ATM cards or check cards, in card-present situations, such as at the grocery store. In these cases, the customer must provide a personal identification number (PIN) to use the card. Because debit cards usually require a PIN, the use of these cards for card-not-present transactions has been limited.

The debit networks have realized, however, that certain card-not-present situations are low risk because of the nature of some businesses and the relationship between you and your customer. For these situations, the networks created PINless debit card transactions. You might be eligible to process PINless debit payments if your business is in one of the approved industry categories, including educational institutions, insurers, and utilities, among others. Your processor and the debit networks will determine if you are eligible to process PINless debit cards.

Debit cards are branded with the debit network logos, such as STAR, NYCE, Accel, and Pulse, and often with Visa and MasterCard logos as well. The logos indicate that the card can be accepted wherever Visa and MasterCard are accepted and can be processed through either a debit or credit card network. The customer chooses whether to process the card as a debit card or a credit card. In either case, the money is taken out of the customer's bank account and the transaction is included on the customer's bank account statement. The customer does not receive a credit card bill as with a regular credit card.

Requirements for Processing PINless Debit Cards

CyberSource supports PINless debit card transactions with these processors:

- Chase Paymentech Solutions
- FDMS South
- GPN

All PINless debit transactions must be in U.S. dollars. For Chase Paymentech Solutions, the transactions must originate from your web store or your telephone voice response unit/interactive voice response (VRU/IVR) system. For FDMS South and GPN, the transactions must originate from your web store, VRU/IVR, or call center.

FDMS South and GPN must “close” each day’s transactions for reporting purposes. CyberSource does not send a request to the processor to close your transactions for the day. Instead, the processor automatically closes your transactions for the day at a time agreed to by the processor and you.

Before beginning your integration with CyberSource:

- Contact your processor to determine if you are eligible to process PINless debit transactions. As part of this process, the debit networks might require you to fill out applications.
- Determine whether your processor requires any additional banking information. For example, some processors use a separate terminal ID for debit card transactions.
- Determine whether you must comply with any special debit network requirements when processing PINless debit transactions. For example, some networks require that you verify the customer’s identity before processing the payment.
- Contact CyberSource Customer Support so that your CyberSource account can be configured for PINless debit transactions.

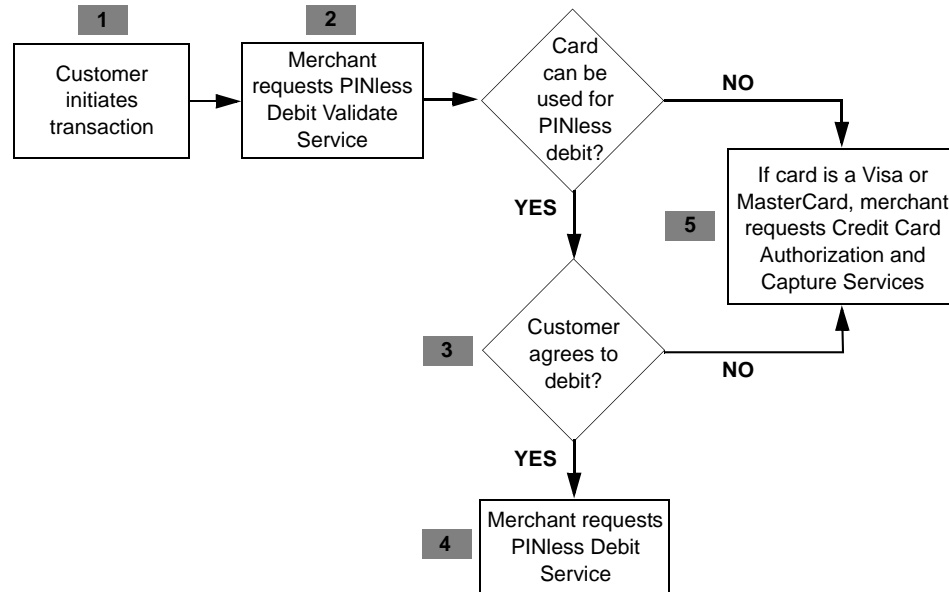
If your processor is GPN and you have determined you can process PINless debit transactions, you can also determine whether the customer’s card is PINless-capable. You can download the BIN (Bank Identification Number) table to perform a BIN lookup on the card. The BIN represents the digits on a payment card that identify the issuer of the card. BINs contained within the file represent cards that may be eligible for PINless processing that can be routed to a participating EFT network for authorization.

To Send an API Request to CyberSource:

- Step 1** In the following URL, replace `sample` with your merchant ID:
<https://ebc.cybersource.com/ebc/PINlessDebitBINInfoQuery.do?merchantId=sample>
- Step 2** Enter your username and password.
- Step 3** Click **OK**.
-

Overview of a PINless Debit Card Transaction

A PINless debit card transaction follows this flow:



- 1 You take the customer's order and card number through your web store or through a telephone voice response unit (VRU).
- 2 You request the PINless debit validate service to determine whether the card can be processed as a PINless debit card.
- 3 If the card can be processed as a PINless debit card, you give customer the choice to process the card as a debit/ATM card or a credit card.



Issuer regulations require that you must present the customer with this choice.

- 4 If the customer chooses debit/ATM, you request the PINless debit service. The transaction is routed through the debit card networks. You do not need to request a capture as you would with a credit card.
If the PINless debit service fails, but the card is a Visa or MasterCard, you can choose to process the card as a credit card.

- 5 If the debit card is branded with Visa or MasterCard, and if the customer chooses the credit card option or if the card cannot be used for PINless debit, process the transaction as a credit card transaction, requesting the credit card authorization and capture services together. The transaction is routed through the credit card networks. For information about processing credit cards, see [Credit Card Services Using the Simple Order API](#).

Later, if you need to refund a PINless debit payment, you provide a store credit, cash, or check refund. Do not credit the customer's card as you would if it were a credit card.

PINless Debit Cards versus Credit Cards

You can process Visa- or MasterCard-branded debit cards through the credit card network the same way that you process credit cards by using the credit card authorization and capture services, which are described in [Credit Card Services Using the Simple Order API](#). The transactions are considered credit card transactions. The only difference is that the bank takes the money from the customer's account instead of compiling all of the transactions for the month and sending the customer a bill.

PINless debit transactions and credit card transactions are processed differently:

- For a PINless debit transaction, you need to request only the PINless debit service. You do not need to request a capture because the PINless debit service authorizes the transaction and moves the money.
- For a credit card transaction, you can typically request an authorization reversal.
- For a credit card transaction, you receive an authorization code indicating an approval. For a PINless debit transaction, you do not necessarily receive an authorization code. Some processors provide an authorization code, but the code is not required for you to receive your money. For a PINless debit transaction, you cannot verbally obtain an authorization code from the processor or bank.
- For a credit card transaction, you can call the credit service the card to provide a refund. For a PINless debit transaction, there is no credit service. To provide a refund for a PINless debit payment, you must provide a store credit, issue a check, or give the customer cash.

Getting Started

See [Getting Started with CyberSource Advanced for the Simple Order API](#) for basic information about the CyberSource Simple Order API, including general information about the API versions and about order tracking.

API Versions for the XML Schema

If GPN is your processor and you are using the Simple Order API in XML format, you must use version 1.47 or later of the XML schema.

Order Tracking

Reconciliation ID

The field name for the reconciliation ID for PINless debit transactions is **pinlessDebitReply_reconciliationID**.

For Chase Paymentech Solutions and FDMS South, you can use this value to reconcile the transactions in your CyberSource reports with the transactions in your processor reports.

Request IDs

For all PINless debit card services, the request ID is returned in the reply message in **requestID**.

Working with CyberSource Reports for PINless Debits

PINless debit transactions are included in the following CyberSource reports:

- Payment Batch Detail Report
- Payment Batch Summary Report
- Payment Submission Detail Report
- Transaction Detail Report

For information about downloading reports, see the [Reporting Developer Guide](#).

Handling Timeouts and Reversals

Supported processors:

- FDMS South—PINless debits

If a timeout error occurs when you request the PINless debit service, you will not know whether the transaction went through to the debit network or not. CyberSource automatically tries to reverse the transaction on your behalf according to the processor's specifications.

When CyberSource returns a timeout error reply to you, you should request the PINless debit transaction again.

**Note**

It is important that you wait for the response from CyberSource when requesting a PINless debit. Do not configure your CyberSource client to use a timeout value.

You will not receive notification from CyberSource as to whether the attempted automatic reversal succeeded or failed. However, you can search for the transaction in the [Business Center](#) and view the status of the automatic reversal in the top right corner of the Transaction Search Details page. Possible values for the status:

- Reversing—CyberSource is attempting the automatic reversal.
- Reversed—the automatic reversal succeeded.
- Reversal Failed—the automatic reversal failed.

You can also contact the processor to determine whether they successfully processed the automatic transaction reversal. When talking with the processor, you will probably need to reference the receipt number that CyberSource returned in the transaction reply.

It is possible, but very unlikely, that the automatic reversal attempt will fail and yet your original transaction request will have actually gone through to the processor. When this happens for a PINless debit transaction, you bill the customer twice. The customer should contact you when they realize that they have been billed twice, and you can provide a refund.

Processing PINless Debits with the Simple Order API

PINless Debit Validate Service

Supported processors:

- Chase Paymentech Solutions
- FDMS South
- GPN

The PINless debit validate service determines whether a card can be used for a PINless debit transaction. To request the service, send a request with **pinlessDebitValidateService_run=true**. When requesting the service, do not include any other CyberSource services. To determine how to process the card, look at the **pinlessDebitValidateReply_status** field in the reply:

- If the status is **Y**, the card can be used for a PINless debit transaction. You must provide the customer with the choice of processing the card as a debit/ATM card or a credit card.
- If the status is **N**, the card cannot be used for a PINless debit transaction. If you know the card is a credit card, you should process the card as a credit card.
- If the status is **U**, the card was not validated. If you know the card is a credit card, you should process the card as a credit card.

Request Fields

The following table describes the request fields for the PINless debit validate service.

Table 1 PINless Debit Validate Service Request Fields

Request Field	Description	Required / Optional	Data Type & Length
card_accountNumber	Card number to validate.	Required	For GPN: String with numbers only (19) For all other processors: String with numbers only (20)
merchantID	Your CyberSource merchant ID. Use the same merchantID for evaluation, testing, and production.	Required	String (30)
merchantReferenceCode	Merchant-generated order reference or tracking number. See the order tracking information in Getting Started with CyberSource Advanced for the Simple Order API .	Required	String (50)
pinlessDebitValidateService_run	Whether to include pinlessDebitValidateService in your request. Possible values: <ul style="list-style-type: none"> ■ <code>true</code>: Include the service in your request. ■ <code>false</code> (default): Do not include the service in your request. 	Required	String (5)

Reply Fields

The following table describes the reply fields for the PINless debit validate service.

Table 2 PINless Debit Validate Service Reply Fields

Reply Field	Description	Data Type & Length
decision	Summarizes the result of the overall request. Possible values: <ul style="list-style-type: none"> ■ ACCEPT ■ ERROR ■ REJECT 	String (6)
invalidField_0...N	Fields in the request that contained invalid data. These reply fields are included as an aid to software developers only. No attempt should be made to use these fields for end user interaction. See the information about missing and invalid fields in Getting Started with CyberSource Advanced for the Simple Order API .	String (100)
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.	String (50)
missingField_0...N	Required fields that were missing from the request. These reply fields are included as an aid to software developers only. No attempt should be made to use these fields for end user interaction. See the information about missing and invalid fields in Getting Started with CyberSource Advanced for the Simple Order API .	String (100)
pinlessDebitValidateReply_reasonCode	Numeric value corresponding to the result of the PINless debit validate service request. See Appendix B, "Reason Codes," on page 32 for a list of possible values.	Integer (5)
pinlessDebitValidateReply_requestDateTime	Time of the PINless debit validate service request. The format is YYYY-MM-DDThh:mm:ssZ. For example, 2013-08-11T22:47:57Z is equal to August 11, 2013, at 10:47:57 P.M. The T separates the date and the time. The Z indicates UTC.	String (20)
pinlessDebitValidateReply_status	Whether the card can be used for a PINless debit transaction. Possible values: <ul style="list-style-type: none"> ■ N: No, the card cannot be used for a PINless debit transaction. If it is a credit card, process the card as a credit card. ■ U: The card number was not validated. Process the card as a credit card. ■ Y: Yes, the card can be used for a PINless debit transaction. Present the customer with the choice of processing as a debit/ATM card or credit card. 	String (1)
reasonCode	Numeric value corresponding to the result of the overall request. See Appendix B, "Reason Codes," on page 32 for a list of possible values.	Integer (5)
requestID	Identifier for the request.	String (26)

PINless Debit Service

Supported processors:

- Chase Paymentech Solutions
- FDMS South
- GPN—Maximum amount is 99,999.00

To request the PINless debit service, send a request with **pinlessDebitService_run=true**. For request and reply examples, see "[Request and Reply Examples](#)," [page 27](#).

Request the service only after you have:

-
- Step 1** Determined that the card can be used for a PINless debit, which you do with a separate request for **pinlessDebitValidateService** as described in "[PINless Debit Validate Service](#)," [page 14](#).
 - Step 2** Offered the customer a choice of how to process the card and received the customer's permission to process the card as a debit/ATM card.
-

When requesting the PINless debit service, do not include any of these other types of CyberSource services in your request:

- Any service involving any other method of payment
- Payment Tokenization services
- Recurring Billing services
- Payer Authentication services

Request Fields

The following table describes the request fields for the PINless debit service.

Table 3 PINless Debit Service Request Fields

Request Field	Description	Required / Optional	Data Type & Length
billTo_city	City of the billing address.	Chase Paymentech Solutions: Required All other processors: Optional	String (50)
billTo_country	Country of the billing address. Use the two-character ISO Standard Country Codes .	Required	String (2)
billTo_email	Customer's email address, including the full domain name. For example, <code>jdoe@example.com</code> .	Optional	String (255)
billTo_firstName	Customer's first name.	Chase Paymentech Solutions: Required All other processors: Optional	String (60)
billTo_hostname	DNS-resolved hostname from billTo_ipAddress	Optional	String (60)
billTo_ipAddress	Customer's IP address. For example, <code>10.1.27.63</code> .	Optional	String (15)
billTo_lastName	Customer's last name.	Chase Paymentech Solutions: Required All other processors: Optional	String (60)
billTo_phoneNumber	Customer's phone number.	Optional	String (15)

Table 3 PINless Debit Service Request Fields (Continued)

Request Field	Description	Required / Optional	Data Type & Length
billTo_postalCode	<p>Postal code for the billing address. The postal code must consist of 5 to 9 digits.</p> <p>If the billing country is the U.S., the 9-digit postal code must follow this format: [5 digits][dash][4 digits] Example: 12345-6789</p> <p>If the billing country is Canada, the 6-digit postal code must follow this format: [alpha][numeric][alpha][space] [numeric][alpha][numeric] Example: A1B 2C3</p>	Required if billTo_country = US or CA	String (10)
billTo_state	State or province of the billing address. Use the two-character <i>State, Province, and Territory Codes for the United States and Canada</i> .	Required if billTo_country = US or CA	String (2)
billTo_street1	First line of the billing street address.	Chase Paymentech Solutions: Required All other processors: Optional	String (60)
billTo_street2	Second line of the billing street address. Used for additional address information, for example: Attention: Accounts Payable	Optional	String (60)
card_accountNumber	PINless debit card number.	Required	For GPN: String with numbers only (19) For all other processors: String with numbers only (20)
card_expirationMonth	Card expiration month. Format: MM. If you do not have the value, use 12.	Optional	String (2)
card_expirationYear	Card expiration year. Format: YYYY. If you do not have the value, use 2021.	Optional	String (4)
item_#_productCode	Type of product. The default value is <code>default</code> . See Appendix A, "Product Codes," on page 31 for a list of valid values. If you set this to a value other than <code>default</code> , <code>stored_value</code> , or any of the values related to shipping and/or handling, the item_#_quantity , item_#_productName and item_#_productSKU fields are required.	Optional	String (30)

Table 3 PINless Debit Service Request Fields (Continued)

Request Field	Description	Required / Optional	Data Type & Length
item_#_productName	Name of the product. Required if item_#_productCode is not default, stored_value , or one of the values related to shipping and/or handling.	See description	String (30)
item_#_productSKU	Product's identifier code. Required if item_#_productCode is not default, stored_value , or one of the values related to shipping and/or handling.	See description	String (30)
item_#_quantity	Quantity of the product being purchased. The default value is 1. Required if item_#_productCode is not default, stored_value , or one of the values related to shipping and/or handling.	See description	Integer (10)
item_#_taxAmount	<p>Total tax to apply to the product. This value cannot be negative.</p> <p>The item_#_taxAmount field is additive. For example, if you send one item with unitPrice of 10.00 and taxAmount of 0.80, and you send another item with unitPrice of 20.00 and taxAmount of 1.60, the total amount authorized will be for 32.40, not 30.00 with 2.40 of tax included.</p> <p>The item_#_taxAmount and the item_#_unitPrice values must be in the same currency.</p>	Optional	String (15)
item_#_unitPrice	<p>Per-item price of the product. You must include either this field or purchaseTotals_grandTotalAmount in your request. This value cannot be negative. See the information about items and grand totals in Getting Started with CyberSource Advanced for the Simple Order API.</p> <p>You can include a decimal point (.) in this field, but you cannot include any other special characters. The amount will be truncated at the request level to the correct number of decimal places.</p> <p>The maximum PINless debit amount for GPN is 99,999.00.</p>	See description	String (15)

Table 3 PINless Debit Service Request Fields (Continued)

Request Field	Description	Required / Optional	Data Type & Length
linkToRequest	Value that links the current request to a previous authorization request for a debit card or prepaid card. This value is useful when using multiple payment methods to complete an order. For details, see the information about partial authorizations in Credit Card Services Using the Simple Order API .	Optional	String (26)
merchantID	Your CyberSource merchant ID. Use the same merchant ID value for evaluation, testing, and production.	Required	String (30)
merchantReferenceCode	Merchant-generated order reference or tracking number. See the order tracking information in Getting Started with CyberSource Advanced for the Simple Order API .	Required	String (50)
pinlessDebitService_commerceIndicator	Type of transaction. Certain payment card companies use this information when determining discount rates. Possible values: <ul style="list-style-type: none"> ■ <code>internet</code> (default): eCommerce order placed using a Web site. ■ <code>moto</code>: VRU/IVR order. ■ <code>moto-call center</code>: Call center order. This value is not valid for Chase Paymentech Solutions. ■ <code>moto-ivr</code>: IVR order. This value is not valid for Chase Paymentech Solutions. 	Optional	String (13)
pinlessDebitService_run	Indicates whether to include pinlessDebitService in your request. Possible values: <ul style="list-style-type: none"> ■ <code>true</code>: Include the service in your request. ■ <code>false</code> (default): Do not include the service in your request. 	Required	String (5)
purchaseTotals_currency	Currency used for the order. For PINless debit transactions, this value must be USD.	Required	String (5)
purchaseTotals_grandTotalAmount	Grand total for the order. You must include either this field or item_#_unitPrice in your request. See the information about items and grand totals in Getting Started with CyberSource Advanced for the Simple Order API . The maximum PINless debit amount for GPN is 99,999.00.	See description	String (15)
shipTo_city	City of the shipping address.	Optional	String (50)

Table 3 PINless Debit Service Request Fields (Continued)

Request Field	Description	Required / Optional	Data Type & Length
shipTo_country	Country of the shipping address. Use the two-character ISO Standard Currency Codes .	Optional	String (2)
shipTo_firstName	First name of person receiving the product.	Optional	String (60)
shipTo_lastName	Last name of person receiving the product.	Optional	String (60)
shipTo_postalCode	Postal code for the shipping address. The postal code must consist of 5 to 9 digits. If the shipping country is the U.S., the 9-digit postal code must follow this format: [5 digits][dash][4 digits] Example: 12345-6789 If the shipping country is Canada, the 6-digit postal code must follow this format: [alpha][numeric][alpha][space] [numeric][alpha][numeric] Example: A1B 2C3	Optional	String (10)
shipTo_shippingMethod	Shipping method for the product. For example, FEDEX.	Optional	String (10)
shipTo_state	State or province of the shipping address. See the State, Province, and Territory Codes for the United States and Canada .	Required if shipTo_country = US or CA.	String (2)
shipTo_street1	First line of the shipping address.	Optional	String (60)
shipTo_street2	Second line of the shipping address.	Optional	String (60)

Reply Fields

The following table describes the reply fields for the PINless debit service.

Table 4 PINless Debit Service Reply Fields

Reply Field	Description	Data Type & Length
decision	Summarizes the result of the overall request. Possible values: <ul style="list-style-type: none"> ■ ACCEPT ■ ERROR ■ REJECT 	String (6)
invalidField_0...N	Fields in the request that contained invalid data. These reply fields are included as an aid to software developers only. No attempt should be made to use these fields for end user interaction. See the information about missing and invalid fields in Getting Started with CyberSource Advanced for the Simple Order API .	String (100)
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.	String (50)
missingField_0...N	Required fields that were missing from the request. These reply fields are included as an aid to software developers only. No attempt should be made to use these fields for end user interaction. See the information about missing and invalid fields in Getting Started with CyberSource Advanced for the Simple Order API .	String (100)
pinlessDebitReply_amount	Total amount of the payment.	String (15)
pinlessDebitReply_authorizationCode	Processor's authorization code for the PINless debit payment. Some processors do not return an authorization code. You do not need the code to receive your money.	String (6)
pinlessDebitReply_ownerMerchantID	Merchant ID that was used to create the subscription or customer profile for which the service was requested. If you are enabled for Recurring Billing, this field is returned only if you are using subscription sharing and if your merchant ID is in the same merchant ID pool as the owner merchant ID. See the subscription sharing information in the Recurring Billing Using the Simple Order API . If you are enabled for Payment Tokenization, this field is returned only if you are using profile sharing and if your merchant ID is in the same merchant ID pool as the owner merchant ID. See the profile sharing information in Payment Tokenization Using the Simple Order API .	String (30)
pinlessDebitReply_processorResponse	Processor's response code for the transaction. Note Do not use this field to interpret the result of the request.	String (10)

Table 4 PINless Debit Service Reply Fields (Continued)

Reply Field	Description	Data Type & Length
pinlessDebitReply_reasonCode	A numeric value corresponding to the result of the PINless debit request. See Appendix B, "Reason Codes," on page 32 for a list of possible values.	Integer (5)
pinlessDebitReply_receiptNumber	For Chase Paymentech Solutions, this is the processor-generated debit trace number. For FDMS South and GPN, this is the CyberSource-generated receipt number for the debit. You might need to reference the receipt number if you talk to your processor about the debit or any reversal that might occur. See "Handling Timeouts and Reversals," page 13.	String (6)
pinlessDebitReply_reconciliationID	Reference number for the transaction. For Chase Paymentech Solutions and FDMS South, you can use this value to reconcile your CyberSource reports with your processor reports.	String (60)
pinlessDebitReply_requestDateTime	Time of the PINless debit service request. The format is YYYY-MM-DDThh:mm:ssZ. For example, 2013-08-11T22:47:57Z is equal to August 11, 2013, at 10:47:57 P.M. The T separates the date and the time. The Z indicates UTC.	String (20)
purchaseTotals_currency	Currency used for the order.	String (5)
reasonCode	Numeric value corresponding to the result of the overall request. See Appendix B, "Reason Codes," on page 32 for a list of possible values.	Integer (5)
requestID	Identifier for the request.	String (26)

Payment Tokenization

Applicable services:

- Debit
- Credit

Supported processors:

- GPN

If you are using Payment Tokenization, you can process a debit or credit by using information that is stored in a customer profile. CyberSource uses the subscription ID to reference the customer profile information in the CyberSource database. Instead of providing all the information that is normally required for a transaction, you need to provide only the following values:

- Merchant ID
- Merchant reference code
- Amount of the payment or credit
- Subscription ID

You can override most of the information stored in the customer profile by including the relevant API fields in the debit or credit request. For example, you could provide a different billing or shipping address in the request. You cannot override the account number.

For complete information about Payment Tokenization, see [Payment Tokenization Using the Simple Order API](#).

Recurring Billing

Applicable services:

- Debit
- Credit

Supported processors:

- GPN

If you are using Recurring Billing, you can process a debit or credit by using information that is stored in a subscription. CyberSource uses the subscription ID to reference the subscription information in the CyberSource database. Instead of providing all the information that is normally required for a transaction, you only need to provide the following values:

- Merchant ID
- Merchant reference code
- Amount of the payment or credit
- Subscription ID

You can override most of the information stored in the subscription by including the relevant API fields in the debit or credit request. For example, you could provide a different billing or shipping address in the request. You cannot override the account number.

For complete information about Recurring Billing, see [Recurring Billing Using the Simple Order API](#).

Request and Reply Examples

Name-Value Pairs—PINless Debit

Example 1 Request

```
pinlessDebitService_run=true
merchantID=infodev
merchantReferenceCode=482046C3A7E94F5
billTo_firstName=Joe
billTo_lastName=Smith
billTo_street1=1040 Elm St.
billTo_city=San Jose
billTo_state=CA
billTo_postalCode=95127
billTo_country=US
billTo_phoneNumber=650-965-6000
billTo_email=jsmith@example.com
card_accountNumber=4002269999999999
card_expirationMonth=12
card_expirationYear=2021
item_0_unitPrice=56.01
purchaseTotals_currency=USD
```

Example 2 Reply

```
merchantReferenceCode=482046C3A7E94F5
requestID=0305782650000167905080
decision=ACCEPT
reasonCode=100
purchaseTotals_currency=USD
pinlessDebitReply_reasonCode=100
pinlessDebitReply_amount=56.01
pinlessDebitReply_requestDateTime=2005-01-11T22:47:57Z
pinlessDebitReply_processorResponse=123
pinlessDebitReply_reconciliationID=RXXWMQX04MC9
pinlessDebitReply_receiptNumber=987654
pinlessDebitReply_authorizationCode=123456
```

XML—PINless Debit

Example 3 Request

```
<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.18">
  <merchantID>infodev</merchantID>
  <merchantReferenceCode>482046C3A7E94F5</merchantReferenceCode>
  <billTo>
    <firstName>Joe</firstName>
    <lastName>Smith</lastName>
    <street1>1040 Elm St.</street1>
    <city>San Jose</city>
    <state>CA</state>
    <postalCode>95127</postalCode>
    <country>US</country>
    <phoneNumber>650-965-6000</phoneNumber>
    <email>jsmith@example.com</email>
  </billTo>
  <item id="0">
    <unitPrice>56.01</unitPrice>
  </item>
  <purchaseTotals>
    <currency>USD</currency>
  </purchaseTotals>
  <card>
    <accountNumber>4002269999999999</card>
    <expirationMonth>12</expirationMonth>
    <expirationYear>2021</expirationYear>
    <pinlessDebitService run="true"/>
  </requestMessage>
```

Example 4 Reply

```
<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.18">
  <c:merchantReferenceCode>482046C3A7E94F5</c:merchantReferenceCode>
  <c:requestID>0305782650000167905080</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:purchaseTotals>
    <c:currency>USD</c:currency>
  </c:purchaseTotals>
  <c:pinlessDebitReply>
    <c:reasonCode>100</c:reasonCode>
    <c:amount>125.79</c:amount>
    <c:authorizationCode>123456</c:authorizationCode>
    <c:requestDateTime>=2005-01-27T084955Z</c:requestDateTime>
    <c:processorResponse>123</c:processorResponse>
    <c:receiptNumber>987654</c:receiptNumber>
    <c:reconciliationID>RYXWMQX04MC9</c:reconciliationID>
  </c:pinlessDebitReply>
</c:replyMessage>
```

Sending Requests to the Test System

When testing, send your requests to the CyberSource test system:

- Use the following test URL:

`https://ics2wstesta.ic3.com/commerce/1.x/transactionProcessor`

Your CyberSource Simple Order API client has a configuration setting that allows you to specify whether to send requests to the production or test URL.

Testing the PINless Debit Validate Service

You can request the PINless debit validate service on the CyberSource test system and receive the appropriate response for that card number.



The BIN tables that CyberSource uses to identify PINless debit cards are not updated as frequently on the test system as they are on the production system, so do not use the CyberSource test system to validate real cards after you are in production.

Testing the PINless Debit Service

Do not use real card numbers to test the PINless debit services. For Chase Paymentech Solutions and FDMS South, use card number 4002269999999999.

You can use specific amounts to trigger certain responses when sending PINless debit transactions to the CyberSource test system. These triggers work only on the test server, not on the production server. To see the list of trigger amounts and responses for each processor, see [Simple Order API and SOAP Toolkit API Testing Information page](#) on the Support Center.

Product Codes

The following table lists the values that you can use for the product code in the **item_#_productCode** request field.

Table 5 Product Codes

Product Code	Definition
adult_content	Adult content.
coupon	Coupon applied to the entire order.
default	Default value for the product code. CyberSource uses <code>default</code> when a request message does not include a value for the product code.
electronic_good	Electronic product other than software.
electronic_software	Software distributed electronically rather than on disks or other media.
gift_certificate	Gift certificate.
handling_only	Fee that you charge your customer to cover your administrative selling costs.
service	Service that you perform for your customer.
shipping_and_handling	The shipping portion is the charge for shipping the product to your customer. The handling portion is the fee you charge your customer to cover your administrative selling costs.
shipping_only	Charge for transporting tangible personal property from your location to your customer. You must maintain documentation that clearly establishes the location where the title to the property passed from you to your customer.
subscription	Subscription to a web site or other content.

Reason Codes

The following table lists the reason codes returned by the Simple Order API. See the information about handling replies in [Getting Started with CyberSource Advanced for the Simple Order API](#) for a discussion of replies, decisions, and reason codes.



Important

Because CyberSource can add reply fields and reason codes at any time, proceed as follows:

- You should parse the reply data according to the names of the fields instead of their order in the reply. For more information on parsing reply fields, see the documentation for your client.
- Your error handler should use the **decision** field to determine the result if it receives a reason code that it does not recognize.

Table 6 Reason Codes

Reason Code	Description	Services That Can Return the Code
100	Successful transaction.	PINless Debit Validate PINless Debit
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. See the information about missing and invalid values in Getting Started with CyberSource Advanced for the Simple Order API .	PINless Debit Validate PINless Debit
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. See the information about missing and invalid values in Getting Started with CyberSource Advanced for the Simple Order API .	PINless Debit Validate PINless Debit
150	Error: General system failure. See the documentation for your CyberSource client for information about how to handle retries in the case of system errors.	PINless Debit Validate PINless Debit

Table 6 Reason Codes (Continued)

Reason Code	Description	Services That Can Return the Code
151	<p>Error: The request was received but there was a server timeout. This error does not include timeouts between the client and the server. If you use FDMS South and the timeout occurred when you requested the PINless debit service, CyberSource will attempt to reverse the PINless debit. See "Handling Timeouts and Reversals," page 13.</p> <p>Possible action: If the timeout occurred when you requested the PINless debit service, resend the PINless debit request with the same information.</p> <p>If the timeout occurred when you requested the PINless debit validate service, wait briefly and resend the request.</p>	PINless Debit Validate PINless Debit
152	<p>Error: The request was received, but a service did not finish running in time. If you use FDMS South and the timeout occurred when you requested the PINless debit service, CyberSource will attempt to reverse the PINless debit. See "Handling Timeouts and Reversals," page 13.</p> <p>Possible action: If the timeout occurred when you requested the PINless debit service, resend the PINless debit request with the same information.</p> <p>If the timeout occurred when you requested the PINless debit validate service, wait briefly and resend the request.</p>	PINless Debit Validate PINless Debit
201	<p>The issuing bank wants to speak with the cardholder. Returned only for Chase Paymentech Solutions.</p> <p>Possible action: Call your processor or the issuing bank. For contact phone numbers, refer to your merchant bank information.</p>	PINless Debit
202	<p>Expired card.</p> <p>Possible action: For a PINless debit, request a different card or other form of payment.</p>	PINless Debit
203	<p>General decline of the card. No other information provided by the issuing bank.</p> <p>Possible action: For a PINless debit, request a different card or other form of payment.</p>	PINless Debit
204	<p>Insufficient funds in the account.</p> <p>Possible action: Request a different card or other form of payment.</p>	PINless Debit
205	<p>Stolen or lost card.</p> <p>Possible action: Refer the transaction to your customer support center for manual review.</p>	PINless Debit
208	<p>Invalid transaction type—the issuer does not allow this type of transaction. Returned only for Chase Paymentech Solutions.</p> <p>Possible action: Request a different card or other form of payment.</p>	PINless Debit

Table 6 Reason Codes (Continued)

Reason Code	Description	Services That Can Return the Code
231	Invalid account number. Possible action: For a PINless debit, request a different card or other form of payment.	PINless Debit
233	General decline by the processor. For more information about the decline, search for the transaction at the Business Center and view the transaction details. Possible action: For a PINless debit, request a different card or other form of payment.	PINless Debit
234	A problem exists with your CyberSource merchant configuration. Possible action: Do not resend the request. Contact Customer Support to correct the configuration problem.	PINless Debit
236	Processor failure. Possible action: Wait a few minutes and resend the request.	PINless Debit
250	Error: The request was received, but a timeout occurred at the payment processor. If you use FDMS South, CyberSource will attempt to reverse the PINless debit. See " Handling Timeouts and Reversals ," page 13. Possible action: Resend the request.	PINless Debit
251	The customer has exceeded the PINless debit card's limit on frequency of use or maximum amount per use for the day. Possible action: Request a different payment method from the customer.	PINless Debit
252	The card cannot be used for PINless debit transactions. Possible action: Request a different payment method from the customer.	PINless Debit

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