

Payment Tokenization

Using the Simple Order API

October 2018



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Recent Revisions to This Document

Release	Changes
October 2018	Added information about merchant-initiated transactions. See " Merchant-Initiated Transactions ," page 42.
June 2018	<p>Changed the name of <i>Carte Bleu</i> to <i>Cartes Bancaires</i>.</p> <p>All processors that support relaxed requirements: moved the relaxed requirements information to a web page: Relaxed Requirements for Address Data and Expiration Date page</p> <p>Title: changed processor name to <i>Worldpay VAP</i>.</p> <p>Added support for Credit Mutuel-CIC. See "Supported Processors and Payment Methods," page 12.</p>
February 2018	FDC Nashville Global: added support for China UnionPay cards. See " Supported Processors and Payment Methods ," page 12.
April 2017	<p>Added the "Updating an eCheck Account Number" section. See "Updating an eCheck Account Number," page 35.</p> <p>Added the "Updating an eCheck Account Number" example. See "Updating an eCheck Account Number," page 83.</p>
December 2016	Added the invoiceHeader_merchantDescriptorAlternate field. See Table 4, "Request Fields," on page 44 .
June 2016	<p>Added <i>OmniPay Direct</i> as a supported processor. See "Supported Processors and Payment Methods," page 12.</p> <p>Renamed <i>Global Collect</i> to <i>Ingenico ePayments</i>. See "Supported Processors and Payment Methods," page 12.</p>

About This Guide

Audience and Purpose

This guide is written for merchants who want to create customer payment profiles and eliminate payment data from their network to ensure that customers' sensitive personal information is not compromised during a security breach. A customer's sensitive information is replaced with a unique identifier, known as a *profile ID*, which you store on your network.

The purpose of this guide is to help you create, update, retrieve, and delete customer profiles. It also describes how to process an on-demand transaction using a customer profile.

Conventions

Note, Important, and Warning 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.



Warning

A *Warning* contains information or instructions, which, if not heeded, can result in a security risk, irreversible loss of data, or significant cost in time or revenue or both.

Text and Command Conventions

Convention	Usage
bold	<ul style="list-style-type: none"> Field and service names in text; for example: Include the paySubscriptionCreateService_run field. Items that you are instructed to act upon; for example: Click Save.
<code>monospace</code>	Code examples and samples.

Related Documents

Refer to the Support Center for complete CyberSource technical documentation:

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

Table 1 Related Documents

Subject	Description
Account Updater	<i>Account Updater User Guide</i> (PDF HTML)—describes how to automatically incorporate changes made to a customer's payment card data.
Business Center	<i>Business Center Overview</i> (PDF HTML)—describes the features and options available within the Business Center.
Credit Card	<i>Credit Card Services Using the Simple Order API</i> (PDF HTML)—describes how to integrate credit card processing into your order management system.
eCheck	<i>Electronic Check Services Using the Simple Order API</i> (PDF HTML)—describes how to integrate eCheck processing into your order management system.
Offline Transaction Submission	<i>Offline Transaction File Submission Implementation Guide</i> (PDF HTML).
Payment Network Tokenization	<i>Payment Network Tokenization Using the Simple Order API</i> (PDF HTML)—describes how to add payment network tokenization to an order management system that already uses CyberSource credit card services.
PINless Debit	<i>PINless Debit Card Services Using the Simple Order API</i> (PDF HTML)—describes how to integrate PINless debit processing using the Simple Order API into your order management system.
Recurring Billing	<i>Recurring Billing Using the Simple Order API</i> (PDF HTML)—describes how to create customer subscriptions and process installment or recurring payments.
Reporting	<i>Classic Reporting Developer Guide</i> (PDF HTML)—describes how to view and configure Business Center reports.

Table 1 Related Documents (Continued)

Subject	Description
Simple Order API	<ul style="list-style-type: none"> <li data-bbox="738 317 1406 411">■ <i>Getting Started with CyberSource Advanced for the Simple Order API</i> (PDF HTML)—describes how to get started using the Simple Order API. <li data-bbox="738 428 1406 485">■ Simple Order API and SOAP Toolkit API Documentation and Downloads page. <li data-bbox="738 501 1406 558">■ Simple Order API and SOAP Toolkit API Testing Information page.
Secure Acceptance Silent Order POST	<i>Secure Acceptance Checkout API Integration Guide</i> (PDF HTML)—describes how to create a Secure Acceptance profile and integrate seamlessly with Secure Acceptance Silent Order POST.
Secure Acceptance Web Mobile	<i>Secure Acceptance Hosted Checkout Integration Guide</i> (PDF HTML)—describes how to create a Secure Acceptance profile and integrate seamlessly with Secure Acceptance Web/Mobile.

Customer Support

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

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

Introduction

Terminology

Payment Tokenization

Tokenization is the process of replacing sensitive card information and billing information with a unique identifier that cannot be reverse-engineered. The unique identifier is called a *profile ID*, also known as a *payment token* (see "[On-Demand Customer Profile](#)," page 11) which you store on your server. Tokenization protects sensitive cardholder information in order to comply with industry standards and government regulations and can prevent the theft of card information in storage.

The payment tokenization solution is compatible with the Visa and Mastercard Account Updater service. All payment information stored with CyberSource is automatically updated by participating banks, thereby reducing payment failures. See the *Account Updater User Guide* ([PDF](#) | [HTML](#)) for more information.

**Important**

CyberSource payment tokenization and payment network tokenization are different features:

- The CyberSource token (the profile ID) is created by CyberSource and can be used only with CyberSource payment services.
 - The payment network token is created by a token service provider and can be used throughout the financial network.
-

Payment Network Token

The payment network token is created by a token service provider and can be used throughout the financial network. The payment network token replaces the primary account number (PAN) that is stored in a customer profile. You can create a customer profile and include the payment network token (see "[Including the Payment Network Token](#)," page 26), update the payment network token details (see "[Replacing Card Information With a Payment Network Token](#)," page 31), and replace a payment network token with updated card details (see "[Replacing a Payment Network Token With Card Information](#)," page 34).

Profile ID



Contact CyberSource Customer Support to have your account configured for a 16-digit profile ID, or to update from a 22-digit profile ID to a 16-digit profile ID.

The *profile ID*, also known as the *payment token*, identifies the card and retrieves the associated billing, shipping, and card information of a customer profile. No sensitive card information is stored on your servers, reducing your PCI DSS obligations.

There are three types of profile IDs:

- 22 digit—the default profile ID.
- 16 digit—displays the last 4 digits of the primary account number (PAN) and passes Luhn mod-10 checks. This profile ID is for card customer profiles.
- 16 digit—displays 99 as the two leading digits and passes Luhn mod-10 checks. If your business rules prohibit using 99 as the leading digits, you must modify your system to accept the other 16-digit profile ID.

On-Demand Customer Profile



For information about recurring and installment customer profiles, see [Recurring Billing Using the Simple Order API \(PDF | HTML\)](#).

An on-demand customer profile contains specific information about a customer that you store in the CyberSource database for future billing. After you create a customer profile, the following tasks are available to you:

- Update customer profile information (see ["Updating a Customer Profile," page 30](#)).
- Change the payment method of a customer profile (see ["Changing the Payment Method of a Customer Profile," page 36](#)).
- Process an on-demand transaction using the customer profile details. You can process an authorization, credit, PINless debit validate, PINless debit, eCheck credit, and an eCheck debit (see ["Converting a Transaction to a Customer Profile," page 38](#)).
- Retrieve customer profile information (see ["Retrieving a Customer Profile," page 39](#)).
- Delete a customer profile (see ["Deleting a Customer Profile," page 39](#)).
- Share customer profiles (see ["Customer Profile Sharing," page 41](#)).

Secure Acceptance

Payment Token

If you are using Secure Acceptance to process transactions, the payment token is the customer profile ID (see ["Profile ID," page 11](#)). The payment token identifies the card and retrieves the associated billing, shipping, and card information. For Secure Acceptance documentation, see ["Related Documents," page 8](#).

Supported Processors and Payment Methods

Each customer profile has an associated payment method: card, eCheck, PINless debit, or other.



Note

The *other* payment method enables you to store data securely in a customer profile. This payment method is useful if you do not intend to use the customer profile for payment transactions. You must use the CyberSource API services to submit a customer profile request with the *other* payment method. See ["Optional Data Storage," page 40](#).



Important

All the processors listed in the table below support automatic preauthorizations and manual preauthorizations. Unless stated otherwise, each processor in the table below supports 1.00 preauthorizations using all credit card types.

Table 2 Supported Processors and Payment Methods

Processor	Payment Method
AIBMS	Credit card.
American Express Brighton	Credit card. Important Only American Express card types are supported. Important Does not support automatic preauthorization reversals.
American Express Direct	Debit card and prepaid card—supports partial authorizations. Important Only American Express card types are supported.
Asia-Mideast Processing	Credit card.
Barclays	Credit card—supports 0.00 preauthorizations for Visa and Mastercard cards.
CCS (CAFIS)	Credit card.

Table 2 Supported Processors and Payment Methods (Continued)

Processor	Payment Method
Chase Paymentech Solutions	<ul style="list-style-type: none"> ■ Credit card—supports 0.00 preauthorizations for Visa and Mastercard cards. ■ Debit card and prepaid card—supports partial authorizations for Visa, Mastercard, American Express, Discover, and Diners Club cards. ■ Electronic check. ■ Visa Bill Payments—see "Visa Bill Payment Program," page 41.
Citibank	Credit card—supports 0.00 preauthorizations for Visa and Mastercard cards.
Comercio Latino	Credit card—supports 1.00 preauthorizations using Visa, Mastercard, American Express, Discover, Diners Club, JCB, Hipercard, Aura, and Elo cards.
Credit Mutuel-CIC	Credit card—supports Visa and Mastercard.
CyberSource ACH Service	Electronic check.
CyberSource through VisaNet	<ul style="list-style-type: none"> ■ Credit card—supports 0.00 preauthorizations for Visa and Mastercard cards. ■ Credit card—supports 1.00 preauthorizations for American Express, Discover, Diners Club, and JCB card types. ■ Debit card and prepaid card—supports partial authorizations for Visa, Mastercard, American Express, Diners Club, JCB, and Discover cards.
FDC Compass	<ul style="list-style-type: none"> ■ Credit card—supports 0.00 preauthorizations for Visa and Mastercard cards. ■ Debit card and prepaid card—supports partial authorizations for Visa, Mastercard, American Express, and Discover cards. ■ Visa Bill Payments—see "Visa Bill Payment Program," page 41.
FDC Nashville Global	<ul style="list-style-type: none"> ■ Credit card—supports 0.00 preauthorizations for Visa, Mastercard, and China UnionPay cards. ■ Debit card and prepaid card—supports partial authorizations for Visa, Mastercard, American Express, Discover, Diners Club, JCB (US Domestic), and China UnionPay cards. ■ Visa Bill Payments—see "Visa Bill Payment Program," page 41.

Table 2 Supported Processors and Payment Methods (Continued)

Processor	Payment Method
FDMS Nashville	<ul style="list-style-type: none"> ■ Credit card—supports 0.00 preauthorizations for Visa cards. ■ Debit card and prepaid card—supports partial authorizations for Visa, Mastercard, American Express, Discover, Diners Club, and JCB (US Domestic) cards. ■ Visa Bill Payments—see "Visa Bill Payment Program," page 41.
FDMS South	<ul style="list-style-type: none"> ■ Credit card—supports 0.00 preauthorizations for Visa and Mastercard cards. ■ Debit card and prepaid card—supports partial authorizations for Visa, Mastercard, American Express, Discover, and JCB (US Domestic) cards.
Ingenico ePayments	Credit card.
GPN	<ul style="list-style-type: none"> ■ Credit card—supports 0.00 preauthorizations for Visa and Mastercard cards. ■ Debit card and prepaid card—supports partial authorizations for Visa, Mastercard, American Express, Discover, Diners Club, and JCB cards. ■ PINless debit. ■ Visa Bill Payments—see "Visa Bill Payment Program," page 41.
HSBC	<p>Credit card—supports 0.00 preauthorizations for Visa and Mastercard cards.</p> <p>Important Does not support automatic preauthorization reversals.</p>
LloydsTSB Cardnet	Credit card.
Moneris	Credit card—supports 0.00 preauthorizations for Visa and Mastercard cards.
Omnipay Direct	Credit card—supports 0.00 preauthorizations using Visa, Mastercard, Maestro (International), and Maestro (UK Domestic).
OmniPay-Ireland	<ul style="list-style-type: none"> ■ Credit card—supports 0.00 preauthorizations using Visa and Mastercard cards. ■ Visa Bill Payments—see "Visa Bill Payment Program," page 41.
RBS WorldPay Atlanta	<ul style="list-style-type: none"> ■ Credit card—supports 0.00 preauthorizations for Visa and Mastercard cards. ■ Electronic check.
Streamline	Credit card—supports 0.00 preauthorizations for Visa and Mastercard cards.
TeleCheck	Electronic check—supports 1.00 preauthorizations.

Table 2 Supported Processors and Payment Methods (Continued)

Processor	Payment Method
TSYS Acquiring Solutions	<ul style="list-style-type: none"> ■ Credit card—supports 0.00 preauthorizations for Visa and Mastercard cards and 1.00 preauthorizations using American Express, Discover, Diners Club, and JCB cards. ■ Debit card and prepaid card—supports partial authorizations for Visa, Mastercard, American Express, Discover, Diners Club, and JCB cards. ■ Visa Bill Payments—see "Visa Bill Payment Program," page 41.
Worldpay VAP Worldpay VAP was previously called <i>Little</i> .	<ul style="list-style-type: none"> ■ Credit card—supports 0.00 preauthorizations for American Express, Diners Club, Discover, JCB, Mastercard, and Visa cards. ■ Debit card and prepaid card—supports partial authorizations for Visa, Mastercard, American Express, Discover, Diners Club, and JCB cards.

Relaxed Requirements for Address Data and Expiration Date

To enable relaxed requirements for address data and expiration date, contact CyberSource Customer Support to have your account configured for this feature. For details about relaxed requirements, see the [Relaxed Requirements for Address Data and Expiration Date page](#).

Types of Authorizations

Table 3 Types of Authorizations

Authorization	Description
Automatic Preauthorization	<p>Automatically preauthorize a credit card when you create a customer profile, or automatically preauthorize a bank account when you create a customer profile with new eCheck information. See "Automatically Preauthorizing an Account," page 21.</p> <p>Depending on the payment method and if your account is configured for Decision Manager, CyberSource automatically runs several fraud checks during a preauthorization: AVS and CVN checks for cards, and Decision Manager for cards and eChecks.</p> <p>Note Partial authorizations for prepaid cards and debit cards cannot be performed for automatic preauthorizations.</p> <p>Important Contact your merchant account provider to determine whether you will be charged a fee for a preauthorization.</p>
Manual Preauthorization	<p>Manually preauthorize a customer's account for a nominal or zero amount when you create a customer profile. This feature is available only with the CyberSource API. See "Manually Preauthorizing a Customer Profile," page 22.</p> <p>Contact your merchant account provider to determine whether you will be charged a fee for a preauthorization.</p>
Automatic Preauthorization Reversal	<p>If your processor supports full authorization reversal, you can contact CyberSource Customer Support to automatically reverse preauthorizations when you create a customer profile. CyberSource does not charge you for reversing automatic preauthorizations. If you cannot create a customer profile for any reason, or if the preauthorization amount is 0.00, CyberSource does not reverse the automatic preauthorization.</p> <p>Important TSYS Acquiring Solutions, American Express Brighton, and HSBC do not support automatic preauthorization reversals.</p>
Partial Authorization	<p>When the balance on a debit card or prepaid card is lower than the requested authorization amount, the issuing bank can approve a partial amount.</p>

Authorization Consents

Authorization for Electronic Checks

To support customer profiles that use electronic checks, you must display a separate consent agreement accepted by the customer before you create the customer profile. The authorization statement must:

- Be readily identifiable as an authorization.
- Clearly and conspicuously state its terms including the transaction amount and the effective date of the transfer.
- Include the routing number and bank account number to be debited.
- Specify the frequency of the debits and the period of time during which the customer's payment authorization is granted.
- Include instructions for revoking the authorization.

Authorization for PINless Debits

You must have a consent statement displayed on your web site or read to the customer over the phone and accepted by the customer before you create a customer profile for PINless debits. The authorization statement must:

- Be readily identifiable as an authorization.
- Clearly and conspicuously state its terms including the transaction amount and the effective date of the transfer.
- Include the account number to be debited.
- Clearly indicate that the authorization is for a one-time purchase.
- Include instructions for revoking the authorization.

Reporting

Subscription Detail Report

The Subscription Detail report provides detailed information about on-demand customer profiles and their transactions.

The Subscription Detail Report is available in XML and CSV formats. You can view the report on the Business Center, or you can use a client API to programmatically download the report.

For a detailed description of the Subscription Detail Report, and for details about downloading the report, see the *Classic Reporting Developer Guide* ([PDF](#) | [HTML](#)).

Transaction Endpoints



Contact CyberSource Customer Support to configure your account for Payment Tokenization.

For live transactions, send requests to the production server:

<https://ics2wsa.ic3.com/commerce/1.x/transactionProcessor>

For test transactions, send requests to the test server:

<https://ics2wstesta.ic3.com/commerce/1.x/transactionProcessor>

When you use the test server, the payment method you are testing determines whether you use test card numbers (see "[Test Card Numbers](#)," page 19) or test account numbers. Search for and view your test subscriptions in the test version of the Business Center:

<https://ebctest.cybersource.com>

When you use the production server, the payment method you are testing determines whether you use real card numbers or real account numbers. Create customer subscriptions that use small amounts, such as 1.50. Search for and view your live customer subscriptions in the production version of the Business Center:

<https://ebc.cybersource.com>

Test Card Numbers

You may use the following test credit card numbers for transactions:

Credit Card Type	Test Account Number
Visa	4111111111111111
Mastercard	5555555555554444
American Express	378282246310005
Discover	6011111111111117
JCB	356611111111113
Diners Club	38000000000006
Maestro International (16 digits)	600034000009859
Maestro Domestic (16 digits)	675918000005546

Requesting Payment Tokenization Services



Contact CyberSource Customer Support to configure your account for Payment Tokenization.

Validating a Customer Profile



PINless debits cannot be preauthorized. You must validate the card before you create the customer profile. See "[PINless Debit Validation](#)," page 23.

Three validation methods are available to you to validate a card or eCheck customer profile before you create it: charging a setup fee, automatically preauthorizing an account, or manually preauthorizing an account.

Charging a Setup Fee

This fee can be charged only for card and eCheck payments. It is a one-time optional fee that you can charge only when you are creating a customer profile. Include the setup fee in the `purchaseTotals_grandTotalAmount` field. See "[Credit Card with a Setup Fee](#)," page 25.



CyberSource recommends that you do not enable partial authorizations for authorizing a setup fee. If the issuing bank approves a partial amount for the setup fee, the customer profile is not created.

Automatically Preauthorizing an Account

Only card payments and eCheck payments can be preauthorized, and CyberSource does not charge you for this feature. Before the customer profile is created, CyberSource authorizes a small amount against the payment method entered for the customer profile. Each payment processor supports different preauthorization amounts, see "[Payment Tokenization](#)," page 10.

If your account is configured for automatic preauthorizations, CyberSource automatically runs several fraud checks during a preauthorization depending on the payment method for the new customer profile:

- AVS checks—credit card only
- CVN checks—credit card only
- Decision Manager—credit card and electronic checks

If your payment processor supports full authorization reversals you can contact CyberSource Customer Support to automatically reverse preauthorizations. When you create a customer profile with automatic preauthorizations and automatic preauthorization reversals enabled, the order of services is:

- 1 Credit card authorization service for the preauthorization.
- 2 Subscription create service—only if the authorization is successful.
- 3 Full authorization reversal service—only if the authorization is successful and the preauthorization amount is not 0.00.

To enable automatic preauthorizations using the Business Center:

- Step 1** Log in to the Business Center:
- Live Transactions: <https://ebc.cybersource.com>
 - Test Transactions: <https://ebctest.cybersource.com>
- Step 2** In the left navigation pane, choose **Payment Tokenization > Settings**.
- Step 3** Check **Perform an automatic preauthorization before creating profile**.
- Step 4** Click **Submit Changes**.
-

To disable automatic preauthorizations:

- Step 1** Request the `paySubscriptionCreateService_run` service. See ["Creating an On-Demand Customer Profile," page 24](#).
- Step 2** In the `paySubscriptionCreateService_run` request, set the `paySubscriptionCreateService_disableAutoAuth` field to `true`.
-

Manually Preauthorizing a Customer Profile

This feature is available only for card payments and eCheck payments. You can manually preauthorize a customer profile when you create a customer profile.



Important

If your processor supports full authorization reversals, and if you charged more than 0.00 for the preauthorization, CyberSource recommends that you subsequently request a full authorization reversal. See ["Supported Processors and Payment Methods," page 12](#).

To manually preauthorize a card customer profile:

- Step 1** Request the `paySubscriptionCreateService_run` service. See ["Credit Card without a Setup Fee," page 24](#).
- Step 2** Include the following fields:
- `ccAuthService_run`—set to `true`.
 - `purchaseTotals_grandTotalAmount`—set to 0.00 or a small amount.
-



Note

For all card type transactions on Atos and for Mastercard and American Express transactions on FDC Nashville Global, include the following fields:

- `card_cvNumber`
- `ccAuthService_commerceIndicator=recurring`
- `ccAuthService_firstRecurringPayment=true`

See [Credit Card Services Using the Simple Order API \(PDF | HTML\)](#) for detailed descriptions of request fields.

To manually preauthorize an eCheck customer profile:

Step 1 Request the **paySubscriptionCreateService_run** service. See "eCheck," page 27.

Step 2 Include the following fields:

- **ecDebitService_paymentMode**—set to 1.
 - **ecDebitService_run**—set to `true`.
-

PINless Debit Validation

PINless debits cannot be preauthorized. Instead, you must validate the card before you create the customer profile.

To validate a PINless debit card you must request the **pinlessDebitValidateService_run** service before requesting the **paySubscriptionCreateService_run** service.

For detailed information about requesting the **pinlessDebitValidateService_run** service, see the *PINless Debit Card Services Using the Simple Order API* ([PDF](#) | [HTML](#)).

Creating an On-Demand Customer Profile

Credit Card without a Setup Fee

**Important**

You must validate the customer account before the customer profile is created. See ["Validating a Customer Profile,"](#) page 20.

To create a customer a profile without a setup fee:

Step 1 Set the `paySubscriptionCreateService_run` field to `true`.

Step 2 Include the following fields in the request:

- `billTo_city`
- `billTo_country`
- `billTo_email`
- `billTo_firstName`
- `billTo_lastName`
- `billTo_postalCode`
- `billTo_state`
- `billTo_street1`
- `card_accountNumber`
- `card_cardType`
- `card_expirationMonth`
- `card_expirationYear`
- `merchantID`
- `merchantReferenceCode`
- `purchaseTotals_currency`
- `recurringSubscriptionInfo_frequency`—set to `on-demand`.

See [Appendix A, "API Fields,"](#) on page 43, for detailed descriptions of the request and reply fields. See [Appendix B, "Examples,"](#) on page 73, for a request and reply example.

Credit Card with a Setup Fee



Important

You must validate the customer account before the customer profile is created. See ["Validating a Customer Profile," page 20](#).

To create a customer a profile with a 5.00 setup fee:

- Step 1** Set the `paySubscriptionCreateService_run` service field to `true`.
- Step 2** Set the `ccAuthService_run` service field to `true`—authorizes the setup fee.
- Step 3** Set the `ccCaptureService_run` service field to `true`—captures the setup fee.
- Step 4** Include the following fields in the request:
- `billTo_city`
 - `billTo_country`
 - `billTo_email`
 - `billTo_firstName`
 - `billTo_lastName`
 - `billTo_postalCode`
 - `billTo_state`
 - `billTo_street1`
 - `card_accountNumber`
 - `card_cardType`
 - `card_expirationMonth`
 - `card_expirationYear`
 - `merchantID`
 - `merchantReferenceCode`
 - `purchaseTotals_currency`
 - `purchaseTotals_grandTotalAmount`—setup fee amount.
 - `recurringSubscriptionInfo_frequency`—set to `on-demand`.

See [Appendix A, "API Fields," on page 43](#), for detailed descriptions of the request and reply fields. See [Appendix B, "Examples," on page 73](#), for a request and reply example.

Including the Payment Network Token



Important

You can request an authorization before requesting a subscription create. For the authorization request details, see *Payment Network Tokenization Using the Simple Order API* ([HTML](#) | [PDF](#)).

To create a customer profile including the payment network token:

Step 1 Set the `paySubscriptionCreateService_run` field to `true`.

Step 2 Set the `ccAuthService_run` field to `true`.

Step 3 For Visa cards include the following fields:

- `ccAuthService_cavv`—populate with the cryptogram value.
- `ccAuthService_commerceIndicator=vvbv`.
- `ccAuthService_xid`—populate with the cryptogram value.
- `card_cardType=001`.

For Mastercard cards include the following fields:

- `card_cardType=002`.
- `ccAuthService_cavv`—populate with the cryptogram value.
- `ccAuthService_commerceIndicator=spa`.
- `ucaf_collectionIndicator=2`.

For American Express cards include the following fields:

- `card_cardType=003`.
- `ccAuthService_cavv`—populate with block A of the cryptogram value.
- `ccAuthService_commerceIndicator=aesk`.
- `ccAuthService_xid`—populate with block B of the cryptogram value.

Step 4 Include the following fields in the request:

- `billTo_firstName`
- `billTo_lastName`
- `billTo_city`
- `billTo_country`
- `billTo_email`
- `billTo_postalCode`

- `billTo_state`
- `billTo_street1`
- `card_accountNumber`—populate with the network token value obtained from your payment network token provider.
- `card_expirationMonth`—populate with the network token expiration month obtained your payment network token provider.
- `card_expirationYear`—populate with the network token expiration year obtained your payment network token provider.
- `paymentNetworkToken_transactionType`—set to 1.
- `paymentNetworkToken_requestorID`—this field is supported only for CyberSource through VisaNet.
- `merchantID`
- `merchantReferenceCode`
- `purchaseTotals_currency`
- `recurringSubscriptionInfo_frequency`—set to `on-demand`.

See [Appendix A, "API Fields," on page 43](#), for detailed descriptions of the request and reply fields. See [Appendix B, "Examples," on page 73](#), for a request and reply example.

eCheck



Important

You must validate the customer account before the customer profile is created. See ["Validating a Customer Profile," page 20](#).

To create an eCheck customer a profile:

Step 1 Set the `paySubscriptionCreateService_run` service field to `true`.

Step 2 Include the following fields in the request:

- `billTo_city`
- `billTo_companyTaxID`—contact your TeleCheck representative to learn whether this field is required or optional.

- billTo_country
- billTo_dateOfBirth
- billTo_driversLicenseNumber—contact your TeleCheck representative to learn whether this field is required or optional.
- billTo_driversLicenseState—contact your TeleCheck representative to learn whether this field is required or optional.
- billTo_email
- billTo_firstName
- billTo_lastName
- billTo_phoneNumber—contact your payment processor representative to learn whether this field is required or optional.
- billTo_postalCode
- billTo_state
- billTo_street1
- check_accountNumber
- check_accountType
- check_bankTransitNumber
- check_checkNumber—contact your payment processor representative to learn whether this field is required or optional.
- check_secCode—required field if your processor is TeleCheck.
- merchantID
- merchantReferenceCode
- purchaseTotals_currency
- recurringSubscriptionInfo_frequency—set to on-demand.
- subscription_paymentMethod—set to check.

See [Appendix A, "API Fields,"](#) on page 43, for detailed descriptions of the request and reply fields. See [Appendix B, "Examples,"](#) on page 73, for a request and reply example.

PINless Debit

**Important**

You must validate the customer account before the customer profile is created. See ["PINless Debit Validation," page 23](#).

To create a PINless debit customer profile:

Step 1 Set the `paySubscriptionCreateService_run` service field to `true`.

Step 2 Include the following fields in the request:

- `billTo_city`
- `billTo_country`
- `billTo_email`
- `billTo_firstName`
- `billTo_lastName`
- `billTo_postalCode`
- `billTo_state`
- `billTo_street1`
- `card_accountNumber`
- `card_expirationMonth`
- `card_expirationYear`
- `merchantID`
- `merchantReferenceCode`
- `purchaseTotals_currency`
- `recurringSubscriptionInfo_frequency`—set to `on-demand`.
- `subscription_paymentMethod`—set to `pinless debit`.

See [Appendix A, "API Fields," on page 43](#), for detailed descriptions of the request and reply fields. See [Appendix B, "Examples," on page 73](#), for a request and reply example.

Updating a Customer Profile

**Important**

You can update all fields except the **recurringSubscriptionInfo_frequency** field. If your account is configured to use a 16-digit format-preserving profile ID (see "Profile ID," page 11), and you update the card number, you receive a new profile ID if the last four digits of the new card number are different from the previous card number. The status of the previous profile ID changes to *superseded*. You cannot update, delete, or cancel a customer profile that has a status of *superseded*.

Updating Card Account Number

To update a customer's card account number:

Step 1 Set the **paySubscriptionUpdateService_run** service field to `true`.

Step 2 Include the following fields in the request:

- `card_accountNumber`
- `card_cardType`
- `card_expirationMonth`—this field is optional if your CyberSource account is configured for relaxed requirements for address data and expiration date. See "Relaxed Requirements for Address Data and Expiration Date," page 15.
- `card_expirationYear`—this field is optional if your CyberSource account is configured for relaxed requirements for address data and expiration date. See "Relaxed Requirements for Address Data and Expiration Date," page 15.
- `merchantID`
- `merchantReferenceCode`
- `recurringSubscriptionInfo_subscriptionID`

**Note**

When you update the card number for a customer profile, CyberSource recommends that you validate the customer profile. See "Validating a Customer Profile," page 20. New billing and shipping information can be included in the request.

See [Appendix A, "API Fields,"](#) on page 43, for detailed descriptions of the request and reply fields. See [Appendix B, "Examples,"](#) on page 73, for a request and reply example.

Removing Card Expiration Dates

To remove a customer's card expiration dates:

Step 1 Set the `paySubscriptionUpdateService_run` service field to `true`.

Step 2 Include the following fields in the request:

- `card_expirationMonth`—set to 0.
- `card_expirationYear`—set to 0.
- `merchantID`
- `merchantReferenceCode`
- `recurringSubscriptionInfo_subscriptionID`

See [Appendix A, "API Fields,"](#) on page 43, for detailed descriptions of the request and reply fields. See [Appendix B, "Examples,"](#) on page 73, for a request and reply example.

Replacing Card Information With a Payment Network Token

You can replace the customer's card information, which is stored in the customer profile, with a payment network token. For more information about payment network tokens, see ["Payment Network Token,"](#) page 10.



Note

Updated billing and shipping information can also be included in the request. To remove a customer profile value, include the relevant API field in the request but do not include a value for the field.

To replace a customer's card information with a payment network token:

Step 1 Set the `paySubscriptionUpdateService_run` service field to `true`.

Step 2 Include the following fields in the request:

- `card_accountNumber`—populate with the network token value obtained from your payment network token provider
- `card_cardType`—must be 001, 002, or 003.
- `card_expirationMonth`—populate with the network token expiration month obtained from your payment network token provider.

- `card_expirationYear`—populate with the network token expiration year obtained from your payment network token provider.
- `merchantID`
- `merchantReferenceCode`
- `paymentNetworkToken_requestorID`—this field is supported only for CyberSource through VisaNet.
- `paymentNetworkToken_transactionType`—set to 1.
- `recurringSubscriptionInfo_subscriptionID`

See [Appendix A, "API Fields," on page 43](#), for detailed descriptions of the request and reply fields. See [Appendix B, "Examples," on page 73](#), for a request and reply example.

Updating Payment Network Token Information

You can update the payment network token information that is stored in the customer profile. For more information about payment network tokens, see "[Payment Network Token](#)," page 10.

**Note**

Updated billing and shipping information can also be included in the request. To remove a customer profile value, include the relevant API field in the request but do not include a value for the field.

To update a customer's payment network token:

Step 1 Set the `paySubscriptionUpdateService_run` service field to `true`.

Step 2 Include the following fields in the request:

- `card_accountNumber`—populate with the network token value obtained from your payment network token provider.
- `card_cardType`—must be 001, 002, or 003.
- `card_expirationMonth`—populate with the network token expiration month obtained from your payment network token provider.
- `card_expirationYear`—populate with the network token expiration year obtained from your payment network token provider.
- `merchantID`
- `merchantReferenceCode`
- `paymentNetworkToken_requestorID`—this field is supported only for CyberSource through VisaNet.
- `paymentNetworkToken_transactionType`—set to 1.
- `recurringSubscriptionInfo_subscriptionID`

See [Appendix A, "API Fields,"](#) on page 43, for detailed descriptions of the request and reply fields. See [Appendix B, "Examples,"](#) on page 73, for a request and reply example.

Replacing a Payment Network Token With Card Information

You can replace the customer's payment network token, which is stored in the customer profile, with the customer's card information instead. For more information about payment network tokens, see "[Payment Network Token](#)," page 10.

**Note**

Updated billing and shipping information can also be included in the request. To remove a customer profile value, include the relevant API field in the request, but do not include a value for the field.

To update a customer's payment network token to card information:

Step 1 Set the `paySubscriptionUpdateService_run` service field to `true`.

Step 2 Include the following fields in the request:

- `card_accountNumber`
- `card_cardType`
- `card_expirationMonth`
- `card_expirationYear`
- `merchantID`
- `merchantReferenceCode`
- `paymentNetworkToken_requestorID`—include an empty value in this field.
- `paymentNetworkToken_transactionType`—include an empty value in this field.
- `recurringSubscriptionInfo_subscriptionID`

See [Appendix A, "API Fields," on page 43](#), for detailed descriptions of the request and reply fields. See [Appendix B, "Examples," on page 73](#), for a request and reply example.

Updating an eCheck Account Number



You can also update the routing number by including the new value in the `check_bankTransitNumber` field as part of the update request.

To update an eCheck account number:

Step 1 Set the `paySubscriptionUpdateService_run` service field to `true`.

Step 2 Include the following fields in the request:

- `check_accountNumber`
- `merchantID`
- `merchantReferenceCode`
- `recurringSubscriptionInfo_subscriptionID`

See [Appendix A, "API Fields," on page 43](#), for detailed descriptions of the request and reply fields. See [Appendix B, "Examples," on page 73](#), for a request and reply example.

Changing the Payment Method of a Customer Profile



You must validate the customer account before the customer profile is created. See ["Validating a Customer Profile," page 20](#). When you create a customer profile from an existing transaction, the account is already validated.



You cannot change the payment method to or from the *Other* payment method. The *Other* payment method enables you to store data securely in a customer profile. This payment method is useful if you do not intend to use the customer profile for payment transactions. See ["Optional Data Storage," page 40](#).

To change the payment method of a customer profile:

Step 1 Set the `paySubscriptionUpdateService_run` service field to `true`.

Step 2 Include the following fields in the request:

- `subscription_paymentMethod`—change to `credit card` (see ["Credit Card without a Setup Fee," page 24](#)), `check` (see ["eCheck," page 27](#)), or `pinless debit` (see ["PINless Debit," page 29](#)).
- `merchantID`
- `merchantReferenceCode`
- `recurringSubscriptionInfo_subscriptionID`

See [Appendix A, "API Fields," on page 43](#), for detailed descriptions of the request and reply fields. See [Appendix B, "Examples," on page 73](#), for a request and reply example.

Requesting an On-Demand Transaction

An on-demand transaction is a real-time transaction using the details stored in a customer profile. The on-demand transactions that you can request are:

- Credit cards—authorization, sale (authorization and capture combined), and credit.
- Electronic checks—debit and credit.
- PINless debits—debit.

To request an on-demand sale transaction:

- Step 1** Set the `ccAuthService_run` service field to `true`.
- Step 2** Set the `ccCaptureService_run` service field to `true`.
- Step 3** Include the following fields in the request:
- `merchantID`
 - `merchantReferenceCode`
 - `purchaseTotals_currency`
 - `purchaseTotals_grandTotalAmount`
 - `recurringSubscriptionInfo_subscriptionID`

See [Appendix A, "API Fields," on page 43](#), for detailed descriptions of the request and reply fields. See [Appendix B, "Examples," on page 73](#), for a request and reply example.

To request an on-demand credit transaction:

- Step 1** Set the `ccCreditService_run` service field to `true`.
- Step 2** Include the following fields in the request:
- `merchantID`
 - `merchantReferenceCode`
 - `purchaseTotals_currency`
 - `purchaseTotals_grandTotalAmount`
 - `recurringSubscriptionInfo_subscriptionID`

See [Appendix A, "API Fields," on page 43](#), for detailed descriptions of the request and reply fields.

Converting a Transaction to a Customer Profile

**Important**

Transaction information resides in the CyberSource database for 60 days after the transaction is processed. When you create a customer profile from an existing transaction, the account is already validated. You can charge a setup fee. See "[Charging a Setup Fee](#)," page 20.

**Note**

If your account is configured to use automatic preauthorizations, CyberSource does not perform a preauthorization when you convert a transaction to a customer profile.

To convert a transaction to a customer profile:

Step 1 Set the `paySubscriptionCreateService_run` field to `true`.

Step 2 Include the following fields in the request:

- `merchantID`
- `merchantReferenceCode`
- `paySubscriptionCreateService_paymentRequestID`—include the **requestID** value returned from the original transaction request.
- `recurringSubscriptionInfo_frequency`—set to `on-demand`.

See [Appendix A, "API Fields,"](#) on page 43, for detailed descriptions of the request and reply fields. See [Appendix B, "Examples,"](#) on page 73, for a request and reply example.

Retrieving a Customer Profile

To retrieve a customer profile:

Step 1 Set the `paySubscriptionRetrieveService_run` field to `true`.

Step 2 Include the following fields in the request:

- `merchantID`
- `merchantReferenceCode`
- `recurringSubscriptionInfo_subscriptionID`

See [Appendix A, "API Fields," on page 43](#), for detailed descriptions of the request and reply fields. See [Appendix B, "Examples," on page 73](#), for a request and reply example.

Deleting a Customer Profile



Deleting a customer profile is permanent. When a profile is deleted, any profiles it superseded are also deleted.

To delete a customer profile:

Step 1 Set the `paySubscriptionDeleteService_run` field to `true`.

Step 2 Include the following fields in the request:

- `merchantID`
- `merchantReferenceCode`
- `recurringSubscriptionInfo_subscriptionID`

See [Appendix A, "API Fields," on page 43](#), for detailed descriptions of the request and reply fields. See [Appendix B, "Examples," on page 73](#), for a request and reply example.

Additional Features

Optional Data Storage

Each payment method enables you to store data securely in a customer profile. If you are using the *Other* payment method, you must use CyberSource API services to submit a customer profile request. This payment method is useful if you do not intend to use the customer profile for payment transactions.

You can include two types of data storage fields in a customer profile:

- merchantSecureData_field1 to 4—CyberSource encrypts this data before storing it in the database. The validation performed on these fields is a size check. Fields 1 to 3 are string (100) and the fourth field is string (2K). You can include any data in the encrypted fields.
- merchantDefinedData_field1 to 4—CyberSource does not encrypt these fields before storing them in the database. Legal limitations exist on the type of data that you can include in the unencrypted fields.



Merchant-defined data fields are not intended to and **MUST NOT** be used to capture personally identifying information. Accordingly, merchants are prohibited from capturing, obtaining, and/or transmitting any personally identifying information in or via the merchant-defined data fields. Personally identifying information includes, but is not limited to, card number, social security number, driver's license number, state-issued identification number, passport number, and card verification numbers (CVV, CVC2, CVV2, CID, CVN). In the event CyberSource discovers that a merchant is capturing and/or transmitting personally identifying information via the merchant-defined data fields, intentionally or not, CyberSource **WILL** immediately suspend the merchant's account, which will result in a rejection of any and all transaction requests submitted by the merchant after the point of suspension.



When you create a customer profile based on an existing transaction, the merchant-defined data fields are not transferred to the new customer profile.

Visa Bill Payment Program

This feature is a transaction indicator for specific authorization or credit requests that Visa wants to differentiate from other types of purchases and credits. Customers can use their Visa cards to pay bills, such as monthly utility bills. Visa requests that you flag the bill payments and credits so that they can be easily identified.

When you create a customer profile using a Visa card, set the **recurringsubscriptionInfo_billPayment** to **true**. This value is case sensitive.

When you process a one-time payment, set the **ccAuthService_billPayment** field to **true**. This value is case sensitive.

When you process a one-time credit, set the **ccCreditService_billPayment** field to **true**. This value is case sensitive.

For more information about the Visa Bill payment Program and the processors that support it, see *Credit Card Services Using the Simple Order API* ([PDF](#) | [HTML](#)).

Customer Profile Sharing



Important

Contact CyberSource Customer Support to enable your account for profile sharing.

When you create a customer profile, your CyberSource merchant ID is associated with that profile. You can share customer profiles among merchant IDs, and you can access customer profiles that were created with other CyberSource merchant IDs.

You can:

- Create a customer subscription by converting an existing transaction that was processed with a CyberSource merchant ID other than your own.
- Retrieve customer profile information—in your request include your merchant ID and the profile ID of the customer profile (see "[Retrieving a Customer Profile](#)," page 39). If the customer profile is not enabled for profile sharing, CyberSource returns the reason code 150 (see "[Reason Codes](#)," page 67).
- Update customer profile information—in your request include your merchant ID and the profile ID of the customer profile (see "[Updating a Customer Profile](#)," page 30). If the customer profile is not enabled for profile sharing, CyberSource returns the reason code 150 (see "[Reason Codes](#)," page 67).

- Perform an on-demand transaction using the customer profile—in your request include your merchant ID and the profile ID of the customer profile (see "[Requesting an On-Demand Transaction](#)," page 37). If the customer profile is not enabled for profile sharing, CyberSource returns the reason code 150 (see "[Reason Codes](#)," page 67).

You cannot delete a customer profile that has a merchant ID other than your own.

Account Updater

CyberSource Account Updater is integrated with the Payment Tokenization functionality so that your customer profiles can be kept up-to-date with the latest credit card data changes. These changes can include a new expiration date, a new credit card number, or a brand change such as a change from Visa to Mastercard.

You can use the Account Updater REST API to submit a batch of profile IDs (tokens) to be processed by the Account Updater service, or CyberSource can configure your account to automatically update your customer profiles with updated credit card data. See the *Account Updater User Guide* ([PDF](#) | [HTML](#)).

Merchant-Initiated Transactions

Tokenization simplifies compliance with mandates for merchant-initiated transactions and credentials-on-file. This helps you to achieve higher authorization success rates. For information about merchant-initiated transactions, see:

[Merchant-Initiated Transactions FAQ](#)

API Fields

The Payment Tokenization service names in the API field tables have been shortened:

Service Name	Shortened Service Name
paySubscriptionCreateService	Create
paySubscriptionDeleteService	Delete
paySubscriptionUpdateService	Update
paySubscriptionRetrieveService	Retrieve

Data Type Definitions

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

Data Type	Description
Integer	Whole number {..., -3, -2, -1, 0, 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)/ Optional (O)	Data Type & Length
billTo_city	City of the billing address. Important It is your responsibility to determine whether a field is required for the transaction you are requesting.	Create (R) ¹ Update (O)	String (50)
billTo_company	Name of the customer's company. CyberSource through VisaNet Credit card networks cannot process transactions that contain non-ASCII characters. CyberSource through VisaNet accepts and stores non-ASCII characters correctly and displays them correctly in reports. However, the limitations of the credit card networks prevent CyberSource through VisaNet from transmitting non-ASCII characters to the credit card networks. Therefore, CyberSource through VisaNet replaces non-ASCII characters with meaningless ASCII characters for transmission to the credit card networks.	Create (O) Update (O)	String (60)
billTo_companyTaxID	Tax identifier for the customer's company. Important Contact your TeleCheck representative to find out whether this field is required or optional.	Create (see description) Update (see description)	String (9)
billTo_country	Country code for the shipping address. Use the two-character ISO country codes . Important It is your responsibility to determine whether a field is required for the transaction you are requesting.	Create (R) ¹ Update (O)	String (2)
billTo_customerID	Your identifier for the customer.	Create (O) Update (O)	String (100)
billTo_dateOfBirth	Customer date of birth. Format: YYYY-MM-DD or YYYYMMDD	Create (O) Update (O)	String (10)

¹ This field is optional if your CyberSource account is configured for relaxed requirements for address data and expiration date. See "Relaxed Requirements for Address Data and Expiration Date," page 15. **Important** It is your responsibility to determine whether a field is required for the transaction you are requesting.

Table 4 Request Fields (Continued)

Field Name	Description	Used By & Required (R)/ Optional (O)	Data Type & Length
billTo_driversLicenseNumber	Customer's driver's license number. Important Contact your TeleCheck representative to find out whether this field is required or optional.	Create (see description) Update (see description)	String (30)
billTo_driversLicenseState	State or province in which the customer's driver's license was issued. Use the two-character ISO state and province code . Important Contact your TeleCheck representative to find out whether this field is required or optional.	Create (see description) Update (see description)	String (2)
billTo_email	Customer email address. Important It is your responsibility to determine whether a field is required for the transaction you are requesting.	Create (R) ¹ Update (O)	String (255)
billTo_firstName	Customer first name. Important It is your responsibility to determine whether a field is required for the transaction you are requesting.	Create (R) ¹ Update (O)	String (60)
billTo_lastName	Customer last name. Important It is your responsibility to determine whether a field is required for the transaction you are requesting.	Create (R) ¹ Update (O)	String (60)
billTo_phoneNumber	Customer phone number. When creating a customer profile, the requirements depend on the payment method: <ul style="list-style-type: none"> ■ Credit cards—optional. ■ Electronic checks—contact your payment processor representative to find out if this field is required or optional. ■ PINless debits—optional. 	Create (see description) Update (see description)	String (15)

¹ This field is optional if your CyberSource account is configured for relaxed requirements for address data and expiration date. See "Relaxed Requirements for Address Data and Expiration Date," page 15. **Important** It is your responsibility to determine whether a field is required for the transaction you are requesting.

Table 4 Request Fields (Continued)

Field Name	Description	Used By & Required (R)/ Optional (O)	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]</p> <p>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]</p> <p>Example A1B 2C3</p> <p>Important It is your responsibility to determine whether a field is required for the transaction you are requesting.</p>	<p>Create (R)¹</p> <p>Update (O)</p>	<p>CyberSource through VisaNet: String (9)</p> <p>All other processors: String (10)</p> <p>String (10)</p>
billTo_state	<p>State or province in the billing address. Use the two-character ISO state and province code.</p> <p>Important Required when the billing country is the U.S. or Canada; otherwise, optional.</p> <p>Important It is your responsibility to determine whether a field is required for the transaction you are requesting.</p>	<p>Create (See description)¹</p> <p>Update (O)</p>	String (2)
billTo_street1	<p>First line of the billing address.</p> <p>Important It is your responsibility to determine whether a field is required for the transaction you are requesting.</p>	<p>Create (R)¹</p> <p>Update (O)</p>	<p>CyberSource through VisaNet: String (40)</p> <p>Worldpay VAP: String (35)</p> <p>Moneris: String (50)</p> <p>All other processors: String (60)</p>

¹ This field is optional if your CyberSource account is configured for relaxed requirements for address data and expiration date. See "Relaxed Requirements for Address Data and Expiration Date," page 15. **Important** It is your responsibility to determine whether a field is required for the transaction you are requesting.

Table 4 Request Fields (Continued)

Field Name	Description	Used By & Required (R)/ Optional (O)	Data Type & Length
billTo_street2	Second line of the billing address.	Create (O) Update (O)	CyberSource through VisaNet: String (40) Worldpay VAP: String (35) Moneris: String (50) All other processors: String (60)
businessRules_declineAVSFlags	List of AVS codes that cause the customer profile creation request to be declined for AVS reasons. Use a space to separate the codes in the list. Use this field only if you are using automatic preauthorization. See "AVS and CVN Codes," page 70. Important You must include the value N in the list if you want to receive declines for the AVS code N.	Create (O)	String (255)
businessRules_ignoreAVSResult	Indicates whether CyberSource should ignore the results of the AVS check and create the customer profile even if the credit card does not pass the AVS check. Use this field only if you are using automatic preauthorization. Possible values: <ul style="list-style-type: none">■ true: Ignore the results of the AVS check and create the customer profile.■ false (default): If the AVS check fails, do not create the customer profile. When this value is true, the list in the businessRules_declineAVSFlags field is ignored.	Create (O)	String (5)
card_accountNumber	Card account number.	Create (R for card payments) Update (O)	String (20)

1 This field is optional if your CyberSource account is configured for relaxed requirements for address data and expiration date. See "Relaxed Requirements for Address Data and Expiration Date," page 15. **Important** It is your responsibility to determine whether a field is required for the transaction you are requesting.

Table 4 Request Fields (Continued)

Field Name	Description	Used By & Required (R)/ Optional (O)	Data Type & Length
card_cardType	<p>Type of card to authorize. For more information about which cards can be handled by each processor, see "Supported Processors and Payment Methods," page 12.</p> <p>Possible values:</p> <ul style="list-style-type: none"> ■ 001: Visa ■ 002: Mastercard, Eurocard—European regional brand of Mastercard ■ 003: American Express ■ 004: Discover ■ 005: Diners Club ■ 006: Carte Blanche ■ 007: JCB ■ 014: EnRoute ■ 021: JAL ■ 024: Maestro (UK Domestic) ■ 031: Delta—use this value only for Global Collect. For other processors, use 001 for all Visa card types. ■ 033: Visa Electron ■ 034: Dankort ■ 036: Cartes Bancaires ■ 037: Carta Si ■ 042: Maestro (International) ■ 043: GE Money UK card—before setting up your system to work with GE Money UK cards, contact the CyberSource UK Support Group. ■ 050: Hipercard—supported only by the Comercio Latino processor. ■ 051: Aura—supported only by the Comercio Latino processor. ■ 054: Elo—supported only by the Comercio Latino processor. 	<p>Create (R for card payments)</p> <p>Update (O)</p>	String (3)

¹ This field is optional if your CyberSource account is configured for relaxed requirements for address data and expiration date. See "Relaxed Requirements for Address Data and Expiration Date," page 15. **Important** It is your responsibility to determine whether a field is required for the transaction you are requesting.

Table 4 Request Fields (Continued)

Field Name	Description	Used By & Required (R)/ Optional (O)	Data Type & Length
card_cvIndicator	<p>Indicates whether a card verification number was included in the request. Possible values:</p> <ul style="list-style-type: none"> ■ 0 (default): CVN service not requested. This default is used if you do not include card_cvNumber in the request. ■ 1 (default): CVN service requested and supported. This default is used if you include card_cvNumber in the request. ■ 2: CVN on credit card is illegible. ■ 9: CVN was not imprinted on credit card. 	Create (O)	String with numbers only (1)
card_cvNumber	<p>Card verification number. Include this field only if you are using automatic preauthorization and want to run the CVN check. See "Validating a Customer Profile," page 20.</p> <p>Do not include this field if your processor is Global Collect.</p>	Create (O)	String with numbers only (4)
card_expirationMonth	<p>Expiration month.</p> <p>Format: MM</p> <p>Important It is your responsibility to determine whether a field is required for the transaction you are requesting.</p>	Create (R for card payments) Update ¹	String (2)
card_expirationYear	<p>Expiration year.</p> <p>Format: YYYY</p> <p>FDC Nashville Global and FDMS South You can send in 2 digits or 4 digits. When you send in 2 digits, they must be the last 2 digits of the year.</p> <p>Important It is your responsibility to determine whether a field is required for the transaction you are requesting.</p>	Create (R for card payments) Update ¹	FDC Nashville Global and FDMS South: String (See description) All other processors: String (4)
<p>¹ This field is optional if your CyberSource account is configured for relaxed requirements for address data and expiration date. See "Relaxed Requirements for Address Data and Expiration Date," page 15. Important It is your responsibility to determine whether a field is required for the transaction you are requesting.</p>			

Table 4 Request Fields (Continued)

Field Name	Description	Used By & Required (R)/ Optional (O)	Data Type & Length
card_issueNumber	Indicates the number of times a Maestro (UK Domestic) card has been issued to the account holder. The card might or might not have an issue number; the field is required if the card has an issue number. The number can consist of one or two digits, and the first digit might be a zero. Include exactly what is printed on the card—a value of 2 is different than a value of 02. Do not include the field, even with a blank value, if the card is not a Maestro (UK Domestic) card.	Create (see description) Update (O)	String (5)
card_startMonth	Month of the start of the Maestro (UK Domestic) card validity period. The card might or might not have a start date printed on it; the field is required if the card has a start date. Do not include the field, even with a blank value, if the card is not a Maestro (UK Domestic) card. Format: MM Possible values: 01 to 12.	Create (see description) Update (O)	Integer (2)
card_startYear	Year of the start of the Maestro (UK Domestic) card validity period. The card might or might not have a start date printed on it; the field is required if the card has a start date. Do not include the field, even with a blank value, if the card is not a Maestro (UK Domestic) card. Format: YYYY	Create (see description) Update (O)	Integer (4)
ccAuthService_cavv	Visa Cryptogram for payment network tokenization transactions. The value for this field must be 28 character base64 or 40-character hex binary. All cryptograms use one of these formats. American Express Block A of the cryptogram for payment network tokenization transactions. The value for this field must be 28-character base64 or 40-character hex binary. All cryptograms use one of these formats.	Create (R-required for payment network token transactions with Visa and American Express)	String (40)

1 This field is optional if your CyberSource account is configured for relaxed requirements for address data and expiration date. See "Relaxed Requirements for Address Data and Expiration Date," page 15. **Important** It is your responsibility to determine whether a field is required for the transaction you are requesting.

Table 4 Request Fields (Continued)

Field Name	Description	Used By & Required (R)/ Optional (O)	Data Type & Length
ccAuthService_commerceIndicator	<p><i>In-App Transactions</i> Type of payer authentication fields that are being used for the payment network tokenization transaction. Possible values:</p> <ul style="list-style-type: none"> ■ aesk: American Express SafeKey ■ spa: Mastercard SecureCode ■ vbv: Verified by Visa 	Create (R-required for payment network token transaction)	String (13)
ccAuthService_xid	<p><i>Visa</i> Cryptogram for payment network tokenization transactions. The value for this field must be 28-character base64 or 40-character hex binary. All cryptograms use one of these formats.</p> <p><i>American Express</i> Block B of the cryptogram for payment network tokenization transactions. The value for this field must be 28-character base64 or 40-character hex binary. All cryptograms use one of these formats.</p>	Create (R-required for payment network token transactions with Visa and American Express)	String (40)
check_accountNumber	Checking account number.	Create (R for eCheck payments) Update (O)	String (17)
check_accountType	Checking account type. Possible values: <ul style="list-style-type: none"> ■ C: checking ■ S: savings (USD only) ■ X: corporate checking (USD only) ■ G: general ledger 	Create (R for eCheck payments) Update (O)	String (1)
check_bankTransitNumber	Bank routing number. This value is also known as the <i>transit number</i> .	Create R for eCheck payments) Update (O)	String (9)
<p>1 This field is optional if your CyberSource account is configured for relaxed requirements for address data and expiration date. See "Relaxed Requirements for Address Data and Expiration Date," page 15. Important It is your responsibility to determine whether a field is required for the transaction you are requesting.</p>			

Table 4 Request Fields (Continued)

Field Name	Description	Used By & Required (R)/ Optional (O)	Data Type & Length
check_secCode	<p>Important This field is required if your processor is TeleCheck.</p> <p>Code that specifies the authorization method for the transaction. Possible values:</p> <ul style="list-style-type: none"> ■ CCD: Corporate cash disbursement—charge or credit to a business checking account. You can use one-time or recurring CCD transactions to transfer funds to or from a corporate entity. ■ PPD: Prearranged payment and deposit entry—charge or credit to a personal checking or savings account. You can originate a PPD entry only when the payment and deposit terms between you and the customer are prearranged. A written authorization from the customer is required for one-time transactions. ■ TEL: Telephone-initiated entry—one-time charge to a personal checking or savings account. You can originate a TEL entry only when there is a business relationship between you and the customer or when the customer initiates a telephone call to you. For a TEL entry, you must obtain a payment authorization from the customer over the telephone. ■ WEB: Internet-initiated entry—charge to a personal checking or savings account. You can originate a one-time or recurring WEB entry when the customer initiates the transaction over the Internet. For a WEB entry, you must obtain payment authorization from the customer over the Internet. 	<p>Create (R)</p> <p>Update (O)</p>	String (3)
<p>¹ This field is optional if your CyberSource account is configured for relaxed requirements for address data and expiration date. See "Relaxed Requirements for Address Data and Expiration Date," page 15. Important It is your responsibility to determine whether a field is required for the transaction you are requesting.</p>			

Table 4 Request Fields (Continued)

Field Name	Description	Used By & Required (R)/ Optional (O)	Data Type & Length
decisionManager_enabled	<p>Indicates whether to use Decision Manager for a customer profile.</p> <p>Use this field only if you are using Decision Manager and are configured to use automatic preauthorizations as described in "Automatically Preauthorizing an Account," page 21. Also see "Supported Processors and Payment Methods," page 12.</p> <p>If your account is enabled for Decision Manager, Decision Manager will be used on the preauthorization that occurs before the customer profile is created. You can use this field to turn off Decision Manager for the preauthorization for this specific customer profile. Possible values:</p> <ul style="list-style-type: none"> ■ false: Do not use Decision Manager for this customer profile. ■ true (default): Use Decision Manager for this customer profile. For more information about Decision Manager, see the <i>Decision Manager Using the Simple Order API Developer Guide</i> (PDF HTML). 	Create (O)	String (5)
ignoreCardExpiration	<p>Indicates whether to ignore a card expiration date when creating a subscription.</p> <p>Possible values:</p> <ul style="list-style-type: none"> ■ false: Do not ignore the card expiration date. ■ true: Ignore the card expiration date. <p>Note If set to true, the paySubscriptionCreateService_disableAutoAuth field must also be set to true.</p>	Create (O)	String (5)
invoiceHeader_merchantDescriptorAlternate	For the description, used-by information, data type, and length, see Merchant Descriptors in <i>Credit Card Services Using the Simple Order API</i> (PDF HTML).	Create Retrieve Update Delete	
<p>1 This field is optional if your CyberSource account is configured for relaxed requirements for address data and expiration date. See "Relaxed Requirements for Address Data and Expiration Date," page 15. Important It is your responsibility to determine whether a field is required for the transaction you are requesting.</p>			

Table 4 Request Fields (Continued)

Field Name	Description	Used By & Required (R)/ Optional (O)	Data Type & Length
item_0_unitPrice	Use this field or the purchaseTotals_grandTotalAmount field to specify the amount for a setup fee or for a manual preauthorization. These features are not available for all payment methods. See "Charging a Setup Fee," page 20 , and "Manually Preauthorizing a Customer Profile," page 22 .	Create (see description) Update (O)	String (15)
merchantDefinedData_field1 merchantDefinedData_field2 merchantDefinedData_field3 merchantDefinedData_field4	Four fields that you can use to store information. These values are displayed on the Subscription Transaction Details page on the Business Center. To understand the different kinds of data storage fields see "Optional Data Storage," page 40 . Warning Merchant-defined data fields are not intended to and MUST NOT be used to capture personally identifying information. Accordingly, merchants are prohibited from capturing, obtaining, and/or transmitting any personally identifying information in or via the merchant-defined data fields. Personally identifying information includes, but is not limited to, card number, bank account number, social security number, driver's license number, state-issued identification number, passport number, and card verification numbers (CVV, CVC2, CVV2, CID, CVN). In the event CyberSource discovers that a merchant is capturing and/or transmitting personally identifying information via the merchant-defined data fields, whether or not intentionally, CyberSource WILL immediately suspend the merchant's account, which will result in a rejection of any and all transaction requests submitted by the merchant after the point of suspension. Note If you are creating a customer profile based on an existing transaction, the merchant-defined data fields do not get transferred to the new customer profile.	Create (O) Update (O)	String (255)

¹ This field is optional if your CyberSource account is configured for relaxed requirements for address data and expiration date. See ["Relaxed Requirements for Address Data and Expiration Date," page 15](#). **Important** It is your responsibility to determine whether a field is required for the transaction you are requesting.

Table 4 Request Fields (Continued)

Field Name	Description	Used By & Required (R)/ Optional (O)	Data Type & Length
merchantID	Your CyberSource merchant ID.	Required for all services	String (30)
merchantReferenceCode	Merchant-generated order reference or tracking number.	Required for all services	Asia, Middle East, and Africa Gateway: String (40) Atos: String (32) All other processors: String (50)
merchantSecureData_field1 merchantSecureData_field2 merchantSecureData_field3	Storage fields for any type of data. The only validation performed on these fields is a size check. The data is encrypted before it is stored in the database. To understand the different kinds of data storage fields see "Optional Data Storage," page 40.	Create (O) Update (O)	String (100)
merchantSecureData_field4	Storage field for any type of data. The only validation performed on this field is a size check. The data is encrypted before it is stored in the database. To understand the different kinds of data storage fields see "Optional Data Storage," page 40. Note The maximum number of characters allowed is 2048.	Create (O) Update (O)	String (2K)
paymentNetworkToken_requestorID	Value that identifies your business and indicates that the cardholder's account number is tokenized. This value is assigned by the token service provider and is unique within the token service provider's database. See "Including the Payment Network Token," page 26. Note This field is supported only for CyberSource through VisaNet and FDC Nashville Global.	Create (O)	Integer (11)
<p>1 This field is optional if your CyberSource account is configured for relaxed requirements for address data and expiration date. See "Relaxed Requirements for Address Data and Expiration Date," page 15. Important It is your responsibility to determine whether a field is required for the transaction you are requesting.</p>			

Table 4 Request Fields (Continued)

Field Name	Description	Used By & Required (R)/ Optional (O)	Data Type & Length
paymentNetworkToken_transactionType	Type of transaction that provided the token data. This value does not specify the token service provider; it specifies the entity that provided you with information about the token. See "Including the Payment Network Token," page 26 . Value: 1: In-app transaction. An application on the customer's mobile device provided the token data for an e-commerce transaction.	Create (R-required for payment network token transaction)	String (1)
paySubscriptionCreateService_disableAutoAuth	Indicates whether to turn off the preauthorization check when creating this customer profile, as described in "Optional Data Storage," page 40 . Use this field if your CyberSource account is configured for automatic preauthorizations but for this specific customer profile you want to override that setting. Possible values: <ul style="list-style-type: none"> ■ false: No, go ahead and perform the preauthorization for this customer profile. ■ true: Yes, turn off the preauthorization check for this customer profile. 	Create (O)	String (5)
paySubscriptionCreateService_paymentRequestID	The requestID value returned from a previous request for a credit card authorization. This value links the previous request to the current follow-on request. Important This field is required when converting an existing authorization to a customer profile.	Create (see description)	String (26)
purchaseTotals_currency	Currency used by the customer.	Create (R) Update (O)	String (5)
purchaseTotals_grandTotalAmount	Use this field or item_0_unitPrice to specify the amount for a setup fee or for a manual preauthorization. These features are not available for all payment methods. See "Validating a Customer Profile," page 20 .	Create (see description) Update (O)	String (15)
recurringSubscriptionInfo_amount	Amount of the customer profile payments. This value can be 0.	Create (R) Update (O)	String (15)

1 This field is optional if your CyberSource account is configured for relaxed requirements for address data and expiration date. See ["Relaxed Requirements for Address Data and Expiration Date," page 15](#). **Important** It is your responsibility to determine whether a field is required for the transaction you are requesting.

Table 4 Request Fields (Continued)

Field Name	Description	Used By & Required (R)/ Optional (O)	Data Type & Length
recurringSubscriptionInfo_billPayment	Flag that indicates that this is a payment for a bill or for an existing contractual loan. See "Visa Bill Payment Program," page 41 . This value is case sensitive. Possible values: <ul style="list-style-type: none"> ■ false (default): Not a bill payment or loan payment. ■ true: Bill payment or loan payment. 	Create (O) Update (O)	String (1)
recurringSubscriptionInfo_frequency	Frequency of payments for the customer profile. Value: on-demand.	Create (R)	String (20)
recurringSubscriptionInfo_subscriptionID	Value that identifies the customer profile for which the service is being requested. This value was sent to you when the customer profile was created.	Update (R) Retrieve (R)	String (26)
shipTo_city	City of the shipping address.	Create (O) Update (O)	String (50)
shipTo_country	Country code for the shipping address. Use the two-character ISO country codes .	Create (O) Update (O)	String (2)
shipTo_firstName	First name of the person receiving the product.	Create (O) Update (O)	String (60)
shipTo_lastName	Last name of the person receiving the product.	Create (O) Update (O)	String (60)
shipTo_phoneNumber	Phone number of the person receiving the product. When creating a customer profile, the requirements depend on the payment method: <ul style="list-style-type: none"> ■ Credit cards—optional. ■ Electronic checks—contact your payment processor representative to find out if this field is required or optional. ■ PINless debits—optional. 	Create (see description) Update (see description)	String (15)

1 This field is optional if your CyberSource account is configured for relaxed requirements for address data and expiration date. See "Relaxed Requirements for Address Data and Expiration Date," page 15. **Important** It is your responsibility to determine whether a field is required for the transaction you are requesting.

Table 4 Request Fields (Continued)

Field Name	Description	Used By & Required (R)/ Optional (O)	Data Type & Length
shipTo_postalCode	<p>Postal code for the shipping 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]</p> <p>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]</p> <p>Example A1B 2C3</p> <p>If the postal code for the shipping address is not included in the request message, CyberSource uses the postal code for the billing address. If the postal code for the billing address is not included in the request message, the postal code for the shipping address is required.</p>	<p>Create (O)</p> <p>Update (O)</p>	String (10)
shipTo_state	<p>State or province in the shipping address. Use the two-character ISO state and province code.</p>	<p>Create (O)</p> <p>Update (O)</p>	String (2)
shipTo_street1	First line of the street address in the shipping address.	<p>Create (O)</p> <p>Update (O)</p>	String (60)
shipTo_street2	Second line of the street address in the shipping address.	<p>Create (O)</p> <p>Update (O)</p>	String (60)
subscription_paymentMethod	<p>Method of payment. See "Supported Processors and Payment Methods," page 12.</p> <p>Possible values:</p> <ul style="list-style-type: none"> ■ credit card (default when creating a customer profile) ■ check ■ other ■ pinless debit 	<p>Create (see description)</p> <p>Update (O)</p>	String (20)
subscription_title	Name or title for the customer profile.	<p>Create (O)</p> <p>Update (O)</p>	String (60)

1 This field is optional if your CyberSource account is configured for relaxed requirements for address data and expiration date. See "Relaxed Requirements for Address Data and Expiration Date," page 15. **Important** It is your responsibility to determine whether a field is required for the transaction you are requesting.

Table 4 Request Fields (Continued)

Field Name	Description	Used By & Required (R)/ Optional (O)	Data Type & Length
ucaf_authenticationData	Universal cardholder authentication field (UCAF) data.	Create (R-required for payment network token transactions with Mastercard)	String (32)
ucaf_collectionIndicator	Required field for payment network tokenization transactions with Mastercard. Set the value for this field to 2.	Create (R-required for payment network token transactions with Mastercard)	String with numbers only (1)

¹ This field is optional if your CyberSource account is configured for relaxed requirements for address data and expiration date. See "Relaxed Requirements for Address Data and Expiration Date," page 15. **Important** It is your responsibility to determine whether a field is required for the transaction you are requesting.

Reply Fields

Table 5 Reply Fields

Field Name	Description	Returned by	Data Type & Length
ccAuthReply_amount	Amount that was authorized.	Create	String (15)
ccAuthReply_authorizationCode	Authorization code. Returned only when the processor returns this value. For encoded account numbers and zero amount authorizations, see the <i>Credit Card Services Using the Simple Order API</i> .	Create	String (7)
ccAuthReply_authorizationDateTime	Time of authorization.	Create	String (20)
ccAuthReply_avsCode	AVS results. See "AVS and CVN Codes," page 70 .	Create	String (1)
ccAuthReply_avsCodeRaw	AVS result code sent directly from the processor. See "AVS and CVN Codes," page 70 .	Create	String (1)

Table 5 Reply Fields (Continued)

Field Name	Description	Returned by	Data Type & Length
ccAuthReply_processorResponse	For most processors, this is the error message sent directly from the bank. Returned only when the processor returns this value. Important Do not use this value to evaluate the result of the transaction.	Create	String (10)
ccAuthReply_reasonCode	Numeric value corresponding to the result of the authorization request. See " Reason Codes ," page 67.	Create	Integer (5)
ccAuthReply_reconciliationID	Reference number for the transaction. This value is not returned for all processors. See <i>Getting Started with CyberSource Advanced for the Simple Order API</i> (PDF HTML) for information about order tracking and reconciliation.	Create	String (60)
ccCaptureReply_amount	Amount that was captured.	Create	String (15)
ccCaptureReply_reasonCode	Numeric value corresponding to the result of the capture request. See " Reason Codes ," page 67.	Create	Integer (5)
ccCaptureReply_reconciliationID	Reference number for the transaction. This value is not returned for all processors. See <i>Getting Started with CyberSource Advanced for the Simple Order API</i> (PDF HTML) for information about order tracking and reconciliation. See <i>Getting Started with CyberSource Advanced for the Simple Order API</i> (PDF HTML) for information about order tracking and reconciliation.	Create	String (60)
ccCaptureReply_requestDateTime	Time of capture.	Create	String (20)
decision	Summarizes the overall results for the request. Possible values: <ul style="list-style-type: none">■ ACCEPT■ ERROR■ REJECT	All services	String (6)
invalidField_0...N	Fields in the request that contained invalid values. These reply fields are included as an aid to software developers only. Do not use these fields to communicate with customers.	All services	String (100)
merchantReferenceCode	Order reference or tracking number that you provided in the request.	All services	String (50)

Table 5 Reply Fields (Continued)

Field Name	Description	Returned by	Data Type & Length
missingField_0...N	Required fields that were missing from the request. These reply fields are included as an aid to software developers only. Do not use these fields to communicate with customers.	All services	String (100)
paySubscriptionCreateReply_reasonCode	Numeric value corresponding to the result of the service request. See " Reason Codes ," page 67.	Create	Integer (5)
paySubscriptionCreateReply_subscriptionID	Identifier for the customer profile.	Create	String (26)
paySubscriptionDeleteReply_reasonCode	Numeric value corresponding to the result of the service request. See " Reason Codes ," page 67.	Delete	Integer (5)
paySubscriptionDeleteReply_subscriptionID	Identifier for the customer profile.	Delete	String (26)
paySubscriptionRetrieveReply_merchantDefinedDataField1 paySubscriptionRetrieveReply_merchantDefinedDataField2 paySubscriptionRetrieveReply_merchantDefinedDataField3 paySubscriptionRetrieveReply_merchantDefinedDataField4	Four fields for storing information. To understand the kinds of data storage fields see " Optional Data Storage ," page 40.	Retrieve	String (64)
paySubscriptionRetrieveReply_merchantSecureDataField1 paySubscriptionRetrieveReply_merchantSecureDataField2 paySubscriptionRetrieveReply_merchantSecureDataField3	Data that was encrypted. CyberSource decrypts the data before returning it. To understand the different kinds of data storage fields see " Optional Data Storage ," page 40.	Retrieve	String (100)
paySubscriptionRetrieveReply_postalCode	Postal code of the billing address.	Retrieve	String (10)
paySubscriptionRetrieveReply_approvalRequired	This field is not meaningful for customer profiles.	Retrieve	String (5)
paySubscriptionRetrieveReply_automaticRenew	This field is not meaningful for customer profiles.	Retrieve	String (5)

Table 5 Reply Fields (Continued)

Field Name	Description	Returned by	Data Type & Length
paySubscriptionRetrieveReply_billPayment	Indicates whether the payments for this customer profile are for the Visa Bill Payment program. Possible values: <ul style="list-style-type: none"> ■ N (default): Not a Visa Bill Payment. ■ Y: Visa Bill Payment. See "Visa Bill Payment Program," page 41.	Retrieve	String (1)
paySubscriptionRetrieveReply_cardAccountNumber	Card account number.	Retrieve	String (20)
paySubscriptionRetrieveReply_cardExpirationMonth	Expiration month for the card. Format: MM	Retrieve	Integer (2)
paySubscriptionRetrieveReply_cardExpirationYear	Expiration year for the card. Format: YYYY	Retrieve	Integer (4)
paySubscriptionRetrieveReply_cardIssueNumber	Issue number for the Maestro (UK Domestic) card.	Retrieve	String (5)
paySubscriptionRetrieveReply_cardStartMonth	Start month for the Maestro (UK Domestic) card. Format: MM	Retrieve	Integer (2)
paySubscriptionRetrieveReply_cardStartYear	Start year for the Maestro (UK Domestic) card. Format: YYYY	Retrieve	Integer (4)
paySubscriptionRetrieveReply_cardType	Card type.	Retrieve	String (3)
paySubscriptionRetrieveReply_checkAccountNumber	Bank account number.	Retrieve	Numeric (17)
paySubscriptionRetrieveReply_checkAccountType	Account type. Possible values: <ul style="list-style-type: none"> ■ C: checking ■ S: savings (USD only) ■ X: corporate checking (USD only) 	Retrieve	String (1)
paySubscriptionRetrieveReply_checkAuthenticateID	Identification number returned when an Authenticate request is processed and returned in subsequent monetary transactions.	Retrieve	Numeric (32)
paySubscriptionRetrieveReply_checkBankTransitNumber	Bank routing number.	Retrieve	Numeric (9)

Table 5 Reply Fields (Continued)

Field Name	Description	Returned by	Data Type & Length
paySubscriptionRetrieveReply_ checkSecCode	<p>Code that specifies the authorization method for the transaction. Possible values:</p> <ul style="list-style-type: none"> ■ CCD: Corporate cash disbursement—A charge or credit against a business checking account. You can use one-time or recurring CCD transactions to transfer funds to or from a corporate entity. A standing authorization is required for recurring transactions. ■ PPD: Prearranged payment and deposit entry—A charge or credit against a personal checking or savings account. You can originate a PPD entry only when the payment and deposit terms between you and the customer are prearranged. A written authorization from the customer is required for one-time transactions and a written standing authorization is required for recurring transactions. ■ TEL: Telephone-initiated entry—A one-time charge against a personal checking or savings account. You can originate a TEL entry only when there is a business relationship between you and the customer or when the customer initiates a telephone call to you. For a TEL entry, you must obtain a payment authorization from the customer over the telephone. There is no recurring billing option for TEL. ■ WEB: Internet-initiated entry—A charge against a personal checking or savings account. You can originate a one-time or recurring WEB entry when the customer initiates the transaction over the Internet. For a WEB entry, you must obtain payment authorization from the customer over the Internet. 	Retrieve	String (3)
paySubscriptionRetrieveReply_ city	City of the customer's address.	Retrieve	String (50)
paySubscriptionRetrieveReply_ comments	Comments that you included for the customer profile.	Retrieve	String (255)
paySubscriptionRetrieveReply_ companyName	Name of the customer's company.	Retrieve	String (40)

Table 5 Reply Fields (Continued)

Field Name	Description	Returned by	Data Type & Length
paySubscriptionRetrieveReply_companyTaxID	Company tax identifier.	Retrieve	Numeric (9)
paySubscriptionRetrieveReply_country	Country code for the billing address. Use the two-character ISO codes .	Retrieve	String (2)
paySubscriptionRetrieveReply_currency	Currency used by the customer.	Retrieve	String (5)
paySubscriptionRetrieveReply_customerAccountID	Your identifier for the customer.	Retrieve	String (50)
paySubscriptionRetrieveReply_dateOfBirth	Date of birth of the customer. Format: YYYY-MM-DD or YYYYMMDD.	Retrieve	String (10)
paySubscriptionRetrieveReply_driversLicenseNumber	Driver's license number of the customer.	Retrieve	String (30)
paySubscriptionRetrieveReply_driversLicenseState	State or province in which the customer's driver's license was issued.	Retrieve	String (2)
paySubscriptionRetrieveReply_email	Customer's email address.	Retrieve	String (255)
paySubscriptionRetrieveReply_endDate	This field is not meaningful for customer profiles.	Retrieve	String (8)
paySubscriptionRetrieveReply_firstName	Customer first name.	Retrieve	String (60)
paySubscriptionRetrieveReply_frequency	Frequency of payments for the customer profile. Possible value: <ul style="list-style-type: none"> ■ on-demand: No payment schedule 	Retrieve	String (20)
paySubscriptionRetrieveReply_lastName	Customer last name.	Retrieve	String (60)
paySubscriptionRetrieveReply_merchantReferenceCode	Merchant-generated order reference or tracking number.	Retrieve	String (50)
paySubscriptionRetrieveReply_merchantSecureDataField4	Data that was encrypted. CyberSource decrypts the data before returning it. To understand the different kinds of data storage fields see "Optional Data Storage," page 40 .	Retrieve	String (2048)
paySubscriptionRetrieveReply_merchantSecureDataField4	Data that was encrypted. CyberSource decrypts the data before returning it. See "Optional Data Storage," page 40 .	Retrieve	String (2k)

Table 5 Reply Fields (Continued)

Field Name	Description	Returned by	Data Type & Length
paySubscriptionRetrieveReply_ownerMerchantID	CyberSource merchant ID that was used to create the customer profile for which the service was requested. This field is returned only if you are using profile sharing and only if you requested this service for a customer profile that was created with a CyberSource merchant ID for which sharing is enabled. See " Customer Profile Sharing ," page 41.	Retrieve	String (30)
paySubscriptionRetrieveReply_phoneNumber	Customer's phone number.	Retrieve	String (20)
paySubscriptionRetrieveReply_reasonCode	Numeric value corresponding to the result of the service request. See " Reason Codes ," page 67.	Retrieve	Integer (5)
paySubscriptionRetrieveReply_recurringAmount	Payment amount for the customer profile.	Retrieve	String (15)
paySubscriptionRetrieveReply_setupAmount	Amount of the setup fee.	Retrieve	String (15)
paySubscriptionRetrieveReply_shipToCity	City of the shipping address.	Retrieve	String (50)
paySubscriptionRetrieveReply_shipToCompany	Name of the company that is receiving the product.	Retrieve	String (60)
paySubscriptionRetrieveReply_shipToCountry	Country code for the shipping address. Use the two-character ISO codes .	Retrieve	String (2)
paySubscriptionRetrieveReply_shipToFirstName	First name of the person receiving the product.	Retrieve	String (60)
paySubscriptionRetrieveReply_shipToLastName	Last name of the person receiving the product.	Retrieve	String (60)
paySubscriptionRetrieveReply_shipToPostalCode	Postal code in the shipping address.	Retrieve	String (10)
paySubscriptionRetrieveReply_shipToState	State or province of shipping address. Use the two-character ISO state and province codes.	Retrieve	String (2)
paySubscriptionRetrieveReply_shipToStreet1	First line of the shipping address.	Retrieve	String (60)
paySubscriptionRetrieveReply_shipToStreet2	Second line of the shipping address.	Retrieve	String (60)
paySubscriptionRetrieveReply_startDate	This field is not meaningful for customer profiles.	Retrieve	String (8)
paySubscriptionRetrieveReply_state	State or province of billing address. Use the two-character ISO state and province codes.	Retrieve	String (2)

Table 5 Reply Fields (Continued)

Field Name	Description	Returned by	Data Type & Length
paySubscriptionRetrieveReply_status	Status of the customer profile. Possible values: <ul style="list-style-type: none"> Cancelled: The customer profile has been canceled. Current: The customer profile is active. Superseded: The profile ID for the customer profile has been superseded with a new profile ID. 	Retrieve	String (9)
paySubscriptionRetrieveReply_subscriptionID	Identifier for the customer profile.	Retrieve	String (16 or 22)
paySubscriptionRetrieveReply_subscriptionIDNew	Identifier for the customer profile. Note This 16-digit profile ID supersedes the previous profile ID for the same customer profile.	Retrieve	String (16)
paySubscriptionRetrieveReply_title	Name or title for the customer profile.	Retrieve	String (60)
paySubscriptionUpdateReply_ownerMerchantID	CyberSource merchant ID that was used to create the customer profile for which the service was requested. This field is returned only if you are using profile sharing and only if you requested this service for a customer profile that was created with a CyberSource merchant ID for which sharing is enabled. See " Customer Profile Sharing ," page 41.	Update	String (30)
paySubscriptionUpdateReply_reasonCode	Numeric value corresponding to the result of the service request. See " Reason Codes ," page 67.	Update	Integer (5)
paySubscriptionUpdateReply_subscriptionID	Identifier for the customer profile.	Update	String (16 or 22)
paySubscriptionUpdateReply_subscriptionIDNew	Identifier for the customer profile. Note This 16-digit profile ID supersedes the previous profile ID for the same customer profile.	Update	String (16)
reasonCode	Numeric value corresponding to the result of the entire request. See " Reason Codes ," page 67.	All services	Integer (5)
requestID	Identifier for the request.	All services	String (26)
requestToken	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.	All Services	String (256)

Reason Codes

The following table describes the reason codes returned by the Simple Order API for customer profiles. For a discussion of replies, decisions, and reason codes, see the information about handling replies in *Getting Started with CyberSource Advanced for the Simple Order API* ([PDF](#) | [HTML](#)).



Important

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

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



Note

If your request includes other CyberSource services such as authorization or capture, the reply will include reason codes that pertain to those services. For more information, see the documentation for those services.

Table 6 Reason Codes for the Simple Order API

Reason Code	Description
100	Successful transaction.
101	Missing required fields. Possible action: See the reply fields missingField_0...N for which fields are missing. Resend the request with the complete information.
102	Invalid data. Possible action: See the reply fields invalidField_0...N for which fields are invalid. Resend the request with the correct information.
110	Partial amount approved. Possible action: See " Supported Processors and Payment Methods ," page 12.
150	General system failure. See the documentation for your CyberSource client for information about how to handle retries in the case of system errors.
151	The request was received but there was a server timeout. This error does not include timeouts between the client and the server. To avoid duplicating the transaction, do not resend the request until you have reviewed the transaction status at the Business Center. See the documentation for your CyberSource client for information about how to handle retries in the case of system errors.

Table 6 Reason Codes for the Simple Order API (Continued)

Reason Code	Description
152	The request was received, but a service did not finish running in time. To avoid duplicating the transaction, do not resend the request until you have reviewed the transaction status at the Business Center. See the documentation for your CyberSource client for information about how to handle retries in the case of system errors.
200	The authorization request was approved by the issuing bank but declined by CyberSource because it did not pass the AVS check. Possible action: You can capture the authorization, but consider reviewing the order for the possibility of fraud.
201	The issuing bank has questions about the request. You will not receive an authorization code programmatically, but you can obtain one verbally by calling the processor. Call your processor to possibly receive a verbal authorization. For contact phone numbers, refer to your merchant bank information.
202	Expired card. Request a different card or other form of payment.
203	General decline of the card. No other information provided by the issuing bank. Request a different card or other form of payment.
204	Insufficient funds in the account. Request a different card or other form of payment.
205	Stolen or lost card. Refer the transaction to your customer support center for manual review.
207	Issuing bank unavailable. Wait a few minutes and resend the request.
208	Inactive card or card not authorized for card-not-present transactions. Request a different card or other form of payment.
209	American Express Card Identification Digits (CIDs) did not match. Request a different card or other form of payment.
210	The card has reached the credit limit. Request a different card or other form of payment.
211	Invalid card verification number. Request a different card or other form of payment.
220	The processor declined the request based on a general issue with the customer's account. Request a different form of payment.
221	The customer matched an entry on the processor's negative file. Review the order and contact the payment processor.

Table 6 Reason Codes for the Simple Order API (Continued)

Reason Code	Description
222	The customer's bank account is frozen. Review the order or request a different form of payment.
230	The authorization request was approved by the issuing bank but declined by CyberSource because it did not pass the CVN check. You can capture the authorization, but consider reviewing the order for the possibility of fraud.
231	Invalid account number. Request a different card or other form of payment.
232	The card type is not accepted by the payment processor. Contact your merchant bank to confirm that your account is set up to receive the card in question.
233	General decline by the processor. Request a different card or other form of payment.
234	There is a problem with your CyberSource merchant configuration. Do not resend the request. Contact Customer Support to correct the configuration problem.
236	Processor failure. Wait a few minutes and resend the request.
240	The card type sent is invalid or does not correlate with the card number. Confirm that the card type correlates with the card number specified in the request, then resend the request.
250	The request was received, but there was a timeout at the payment processor. To avoid duplicating the transaction, do not resend the request until you have reviewed the transaction status at the Business Center.

AVS and CVN Codes

An issuing bank uses the AVS code to confirm that your customer is providing the correct billing address. If the customer provides incorrect data, the transaction might be fraudulent. The international and U.S. domestic Address Verification Service (AVS) codes are the Visa standard AVS codes, except for codes 1 and 2, which are CyberSource AVS codes. The standard AVS return codes for other types of credit cards (including American Express cards) are mapped to the Visa standard codes.



Important

When you populate billing street address 1 and billing street address 2, CyberSource through VisaNet concatenates the two values. If the concatenated value exceeds 40 characters, CyberSource through VisaNet truncates the value at 40 characters before sending it to Visa and the issuing bank. Truncating this value affects AVS results and therefore might impact risk decisions and chargebacks.

International AVS Codes

These codes are returned only for Visa cards issued outside the U.S.

Table 7 International AVS Codes

Code	Response	Description
B	Partial match	Street address matches, but postal code is not verified.
C	No match	Street address and postal code do not match.
D & M	Match	Street address and postal code match.
I	No match	Address is not verified.
P	Partial match	Postal code matches, but street address is not verified.

U.S. Domestic AVS Codes

Table 8 Domestic AVS Codes

Code	Response	Description
A	Partial match	Street address matches, but 5-digit and 9-digit postal codes do not match.
B	Partial match	Street address matches, but postal code is not verified.
C	No match	Street address and postal code do not match.
D & M	Match	Street address and postal code match.
E	Invalid	AVS data is invalid, or AVS is not allowed for this card type.
F	Partial match	Card member's name does not match, but billing postal code matches. Returned only for the American Express card type.

Table 8 Domestic AVS Codes (Continued)

Code	Response	Description
G		Not supported.
H	Partial match	Card member's name does not match, but street address and postal code match. Returned only for the American Express card type.
I	No match	Address not verified.
J	Match	Card member's name, billing address, and postal code match. Shipping information verified and chargeback protection guaranteed through the Fraud Protection Program. Returned only if you are registered to use AAV+ with the American Express Phoenix processor.
K	Partial match	Card member's name matches, but billing address and billing postal code do not match. Returned only for the American Express card type.
L	Partial match	Card member's name and billing postal code match, but billing address does not match. Returned only for the American Express card type.
M	Match	Street address and postal code match.
N	No match	One of the following: <ul style="list-style-type: none"> ■ Street address and postal code do not match. ■ Card member's name, street address, and postal code do not match. Returned only for the American Express card type.
O	Partial match	Card member's name and billing address match, but billing postal code does not match. Returned only for the American Express card type.
P	Partial match	Postal code matches, but street address not verified.
Q	Match	Card member's name, billing address, and postal code match. Shipping information verified but chargeback protection not guaranteed (Standard program). Returned only if you are registered to use AAV+ with the American Express Phoenix processor.
R	System unavailable	System unavailable.
S	Not supported	U.S.-issuing bank does not support AVS.
T	Partial match	Card member's name does not match, but street address matches. Returned only for the American Express card type.
U	System unavailable	Address information unavailable for one of these reasons: <ul style="list-style-type: none"> ■ The U.S. bank does not support non-U.S. AVS. ■ The AVS in a U.S. bank is not functioning properly.
V	Match	Card member's name, billing address, and billing postal code match. Returned only for the American Express card type.
W	Partial match	Street address does not match, but 9-digit postal code matches.

Table 8 Domestic AVS Codes (Continued)

Code	Response	Description
X	Match	Street address and 9-digit postal code match.
Y	Match	Street address and 5-digit postal code match.
Z	Partial match	Street address does not match, but 5-digit postal code matches.
1	Not supported	AVS is not supported for this processor or card type.
2	Unrecognized	The processor returned an unrecognized value for the AVS response.
3	Match	Address is confirmed. Returned only for PayPal Express Checkout.
4	No match	Address is not confirmed. Returned only for PayPal Express Checkout.

CVN Codes

Table 9 CVN Codes

Code	Description
D	The transaction was considered suspicious by the issuing bank.
I	The CVN failed the processor's data validation.
M	The CVN matched.
N	The CVN did not match.
P	The CVN was not processed by the processor for an unspecified reason.
S	The CVN is on the card but was not included in the request.
U	Card verification is not supported by the issuing bank.
X	Card verification is not supported by the card association.
1	Card verification is not supported for this processor or card type.
2	An unrecognized result code was returned by the processor for the card verification response.
3	No result code was returned by the processor.

Examples

Name-Value Pair Examples

Creating a Customer Profile without a Setup Fee

Example 1 Request: Creating a Customer Profile without a Setup Fee

```
billTo_firstName=John
billTo_lastName=Doe
billTo_street1=1295 Charleston Road
billTo_city=Mountain View
billTo_state=CA
billTo_postalCode=94043
billTo_country=US
billTo_email=null@cybersource.com
purchaseTotals_currency=USD
card_accountNumber=4111111111111111
card_expirationMonth=12
card_expirationYear=2018
card_cardType=001
merchantID=demoID
merchantReferenceCode=1111
recurringSubscriptionInfo_frequency=on-demand
paySubscriptionCreateService_run=true
```

Example 2 Reply: Creating a Customer Profile without a Setup Fee

```
decision=ACCEPT
merchantReferenceCode=1111
paySubscriptionCreateReply_reasonCode=100
paySubscriptionCreateReply_subscriptionID=0000562489861111
purchaseTotals_currency=USD
reasonCode=100
requestID=3790672461500176056470
```

Creating a Customer Profile with a 5.00 Setup Fee

Example 3 Request: Creating a Customer Profile with a 5.00 Setup Fee

```
billTo_firstName=John
billTo_lastName=Doe
billTo_street1=1295 Charleston Road
billTo_city=Mountain View
billTo_state=CA
billTo_postalCode=94043
billTo_country=US
billTo_email=null@cybersource.com
card_accountNumber=4111111111111111
card_expirationMonth=12
card_expirationYear=2018
card_cardType=001
merchantID=demoID
merchantReferenceCode=1111
purchaseTotals_grandTotalAmount=5.00
purchaseTotals_currency=USD
recurringSubscriptionInfo_frequency=on-demand
ccAuthService_run=true
ccCaptureService_run=true
paySubscriptionCreateService_run=true
```

Example 4 Reply: Creating a Customer Profile with a 5.00 Setup Fee

```
ccAuthReply_amount=5.00
ccAuthReply_authorizationCode=888888
ccAuthReply_authorizedDateTime=2013-09-13T12:35:21Z
ccAuthReply_avsCode=X
ccAuthReply_reasonCode=100
ccAuthReply_reconciliationID=40372550MLIKQ25D
ccCaptureReply_amount=5.00
ccCaptureReply_reasonCode=100
ccCaptureReply_reconciliationID=40372550MLIKQ25D
ccCaptureReply_requestDateTime=2013-09-13T12:35:21Z
decision=ACCEPT
merchantReferenceCode=1111
paySubscriptionCreateReply_reasonCode=100
paySubscriptionCreateReply_subscriptionID=0000562549841111
purchaseTotals_currency=USD
reasonCode=100
requestID=3790757213580176056470
```

Updating a Customer Profile

Updating a Card Account Number

Example 5 Request: Updating a Card Account Number

```

merchantID=demoID
merchantReferenceCode=0001
card_accountNumber=4111111111111112
card_expirationMonth=12
card_expirationYear=2018
card_cardType=001
recurringSubscriptionInfo_subscriptionID=0000562489861111
paySubscriptionUpdateService_run=true

```

Example 6 Reply: Updating a Card Account Number

```

merchantReferenceCode=0001
requestID=3790686238410176056470
decision=ACCEPT
reasonCode=100
paySubscriptionUpdateReply_ownerMerchantID=demoID
paySubscriptionUpdateReply_reasonCode=100
paySubscriptionUpdateReply_subscriptionIDNew=0000458489191112

```

Removing Card Expiration Dates

Example 7 Request: Removing Card Expiration Dates

```

merchantID=demoID
merchantReferenceCode=0001
card_expirationMonth=0
card_expirationYear=0
recurringSubscriptionInfo_subscriptionID=0000562489861111
paySubscriptionUpdateService_run=true

```

Example 8 Reply: removing Card Expiration Dates

```

merchantReferenceCode=0001
requestID=3790686238410176056470
decision=ACCEPT
reasonCode=100
paySubscriptionUpdateReply_ownerMerchantID=demoID
paySubscriptionUpdateReply_reasonCode=100
paySubscriptionUpdateReply_subscriptionIDNew=0000458489191112

```

Updating an eCheck Account Number



Important

You can also update the routing number by including the new value in the **check_bankTransitNumber** field as part of the update request.

Example 9 Request: Updating an eCheck Account Number

```
merchantID=demoID
merchantReferenceCode=0001
check_accountNumber=32189375
recurringSubscriptionInfo_subscriptionID=0000562489861112
paySubscriptionUpdateService_run=true
```

Example 10 Reply: Updating an eCheck Account Number

```
decision=ACCEPT
merchantReferenceCode=0001
paySubscriptionUpdateReply_reasonCode=100
paySubscriptionUpdateReply_subscriptionIDNew=0000562489861112
reasonCode=100
requestID=3790686238410176056470
```

Retrieving a Customer Profile

Example 11 Request: Retrieving a Customer Profile

```
merchantID=demoID
merchantReferenceCode=1111
recurringSubscriptionInfo_subscriptionID=0000562489861111
paySubscriptionRetrieveService_run=true
```

Example 12 Reply: Retrieving a Customer Profile

```

merchantReferenceCode=1111
requestID=3790689247280176056442
decision=ACCEPT
reasonCode=100
paySubscriptionRetrieveReply_reasonCode=100
paySubscriptionRetrieveReply_approvalRequired=false
paySubscriptionRetrieveReply_automaticRenew=false
paySubscriptionRetrieveReply_cardAccountNumber=411111XXXXXX1111
paySubscriptionRetrieveReply_cardExpirationMonth=12
paySubscriptionRetrieveReply_cardExpirationYear=2018
paySubscriptionRetrieveReply_cardType=001
paySubscriptionRetrieveReply_city=The City
paySubscriptionRetrieveReply_country=US
paySubscriptionRetrieveReply_currency=USD
paySubscriptionRetrieveReply_email=null@cybersource.com
paySubscriptionRetrieveReply_firstName=JOHN
paySubscriptionRetrieveReply_frequency=on-demand
paySubscriptionRetrieveReply_lastName=DOE
paySubscriptionRetrieveReply_paymentMethod=credit card
paySubscriptionRetrieveReply_paymentsRemaining=0
paySubscriptionRetrieveReply_postalCode=94045
paySubscriptionRetrieveReply_state=CA
paySubscriptionRetrieveReply_status=CURRENT
paySubscriptionRetrieveReply_street1=123 The Street
paySubscriptionRetrieveReply_subscriptionID=0000562489861111
paySubscriptionRetrieveReply_ownerMerchantID=infodev1

```

Deleting a Customer Profile**Example 13 Request: Deleting a Customer Profile**

```

merchantID=demoID
merchantReferenceCode=1111
recurringSubscriptionInfo_subscriptionID=0000562489861111
paySubscriptionDeleteService_run=true

```

Example 14 Reply: Deleting a Customer Profile

```

decision=ACCEPT
merchantReferenceCode=1111
paySubscriptionDeleteReply_reasonCode=100
paySubscriptionDeleteReply_subscriptionID=0000562489861111
reasonCode=100
requestID=3790698033130176056442

```

XML Examples

The XML schema for the Simple Order API is at:

<https://ics2wsa.ic3.com/commerce/1.x/transactionProcessor>

Creating a Customer Profile without a Setup Fee

Example 15 Request: Creating a Customer Profile without a Setup Fee

```
<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.92">
  <merchantID>infodev</merchantID>
  <merchantReferenceCode>14344</merchantReferenceCode>
  <billTo>
    <firstName>John</firstName>
    <lastName>Doe</lastName>
    <street1>1295 Charleston Road</street1>
    <city>Mountain View</city>
    <state>CA</state>
    <postalCode>94043</postalCode>
    <country>US</country>
    <email>john.doe@example.com</email>
  </billTo>
  <purchaseTotals>
    <currency>USD</currency>
  </purchaseTotals>
  <card>
    <accountNumber>4111111111111111</accountNumber>
    <expirationMonth>12</expirationMonth>
    <expirationYear>2015</expirationYear>
    <cardType>001</cardType>
  </card>
  <recurringSubscriptionInfo>
    <frequency>on-demand</frequency>
  </recurringSubscriptionInfo>
  <paySubscriptionCreateService run="true"/>
</requestMessage>
```

Example 16 Reply: Creating a Customer Profile without a Setup Fee

```

<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.92">
  <c:ccAuthReply>
    <c:amount>0.00</c:amount>
    <c:authorizationCode>888888</c:authorizationCode>
    <c:authorizationDateTime>2013-09-13T10:14:06Z</c:authorizationDateTime>
    <c:avsCode>X</c:avsCode>
    <c:reasonCode>100</c:reasonCode>
    <c:reconciliationID>40368790XLILGOLX</c:reconciliationID>
  </c:ccAuthReply>
  <c:merchantReferenceCode>1111</c:merchantReferenceCode>
  <c:requestID>3790672461500176056470</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:paySubscriptionCreateReply>
    <c:reasonCode>100</c:reasonCode>
    <c:subscriptionID>0000562489861111</c:subscriptionID>
  </c:paySubscriptionCreateReply>
  <c:purchaseTotals>
    <c:currency>USD</c:currency>
  </c:purchaseTotals>
</c:replyMessage>

```

Creating a Customer Profile with a 5.00 Setup Fee

Example 17 Request: Creating a Customer Profile with a 5.00 Setup Fee

```

<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.92">
  <merchantID>infodev</merchantID>
  <merchantReferenceCode>14344</merchantReferenceCode>
  <billTo>
    <firstName>John</firstName>
    <lastName>Doe</lastName>
    <street1>1295 Charleston Road</street1>
    <city>Mountain View</city>
    <state>CA</state>
    <postalCode>94043</postalCode>
    <country>US</country>
    <email>john.doe@example.com</email>
    <phoneNumber>650-965-6000</phoneNumber>
  </billTo>
  <purchaseTotals>
    <currency>USD</currency>
    <grandTotalAmount>5.00</grandTotalAmount>
  </purchaseTotals>

```

```

<card>
  <accountNumber>4111111111111111</accountNumber>
  <expirationMonth>12</expirationMonth>
  <expirationYear>2015</expirationYear>
  <cardType>001</cardType>
</card>
<recurringSubscriptionInfo>
  <frequency>on-demand</frequency>
</recurringSubscriptionInfo>
<paySubscriptionCreateService run="true"/>
<ccAuthService run="true"/>
<ccCaptureService run="true"/>
</requestMessage>

```

Example 18 Reply: Creating a Customer Profile with a 5.00 Setup Fee

```

<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.92">
  <c:ccAuthReply>
    <c:amount>5.00</c:amount>
    <c:authorizationCode>888888</c:authorizationCode>
    <c:authorizationDateTime>2013-09-13T10:14:06Z</c:authorizationDateTime>
    <c:avsCode>X</c:avsCode>
    <c:reasonCode>100</c:reasonCode>
    <c:reconciliationID>40368790XLILGOLX</c:reconciliationID>
  </c:ccAuthReply>
  <c:ccCaptureReply>
    <c:amount>5.00</c:amount>
    <c:requestDateTime>2013-09-13T10:14:06Z</c:requestDateTime>
    <c:reasonCode>100</c:reasonCode>
    <c:reconciliationID>40368790XLILGOLX</c:reconciliationID>
  </c:ccCaptureReply>
  <c:merchantReferenceCode>1111</c:merchantReferenceCode>
  <c:requestID>3790672461500176056470</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:paySubscriptionCreateReply>
    <c:reasonCode>100</c:reasonCode>
    <c:subscriptionID>0000562489861111</c:subscriptionID>
  </c:paySubscriptionCreateReply>
  <c:purchaseTotals>
    <c:currency>USD</c:currency>
  </c:purchaseTotals>
</c:replyMessage>

```

Updating a Customer Profile

Updating a Card Account Number

Example 19 Request: Updating a Customer Profile (Card Details)

```
<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.92">
  <merchantID>infodev</merchantID>
  <merchantReferenceCode>14344</merchantReferenceCode>
  <card>
    <accountNumber>4111111111111234</accountNumber>
    <expirationMonth>12</expirationMonth>
    <expirationYear>2015</expirationYear>
    <cardType>001</cardType>
  </card>
  <recurringSubscriptionInfo>
    <subscriptionID>0000562489861111</subscriptionID>
  </recurringSubscriptionInfo>
  <paySubscriptionUpdateService run="true"/>
</requestMessage>
```

Example 20 Reply: Updating a Customer Profile (Card Details)

```
<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.92">
  <c:paySubscriptionUpdateReply>
    <c:ownerMerchantID>infodev1</c:ownerMerchantID>
    <c:reasonCode>100</c:reasonCode>
    <c:subscriptionID>0000562489861111</c:subscriptionID>
  </c:paySubscriptionUpdateReply>
  <c:requestID>3790672461500176056470</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:merchantReferenceCode>1111</c:merchantReferenceCode>
</c:replyMessage>
```

Removing Card Expiration Dates

Example 21 Request: Removing Card Expiration Dates

```
<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.92">
  <merchantID>infodev</merchantID>
  <merchantReferenceCode>14344</merchantReferenceCode>
  <card>
    <expirationMonth>0</expirationMonth>
    <expirationYear>0</expirationYear>
  </card>
  <recurringSubscriptionInfo>
    <subscriptionID>0000562489861111</subscriptionID>
  </recurringSubscriptionInfo>
  <paySubscriptionUpdateService run="true"/>
</requestMessage>
```

Example 22 Reply: Removing Card Expiration Dates

```
<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.92">
  <c:paySubscriptionUpdateReply>
    <c:ownerMerchantID>infodev1</c:ownerMerchantID>
    <c:reasonCode>100</c:reasonCode>
    <c:subscriptionID>0000562489861111</c:subscriptionID>
  </c:paySubscriptionUpdateReply>
  <c:requestID>3790672461500176056470</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:merchantReferenceCode>1111</c:merchantReferenceCode>
</c:replyMessage>
```

Updating an eCheck Account Number

Example 23 Request: Updating an eCheck Account Number

```
<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.92">
  <merchantID>infodev</merchantID>
  <merchantReferenceCode>14344</merchantReferenceCode>
  <check>
    <accountNumber>32189375</accountNumber>
  </check>
  <paySubscriptionUpdateService run="true"/>
  <recurringSubscriptionInfo>
    <subscriptionID>0000562489861112</subscriptionID>
  </recurringSubscriptionInfo>
</requestMessage>
```

Example 24 Reply: Updating a Customer Subscription (Card Details)

```
<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.92">
  <c:paySubscriptionUpdateReply>
    <c:ownerMerchantID>infodev</c:ownerMerchantID>
    <c:reasonCode>100</c:reasonCode>
    <c:subscriptionID>0000562489861112</c:subscriptionID>
  </c:paySubscriptionUpdateReply>
  <c:requestID>3790672461500176056470</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:merchantReferenceCode>1111</c:merchantReferenceCode>
</c:replyMessage>
```

Retrieving a Customer Profile

Example 25 Request: Retrieving a Customer Profile

```
<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.92">
  <merchantID>infodev</merchantID>
  <merchantReferenceCode>14344</merchantReferenceCode>
  <recurringSubscriptionInfo>
    <subscriptionID>0000562489861111</subscriptionID>
  </recurringSubscriptionInfo>
  <paySubscriptionRetrieveService run="true"/>
</requestMessage>
```

Example 26 Reply: Retrieving a Customer Profile

```

<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.92">
  <c:requestID>3790672461500176056470</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:merchantReferenceCode>1111</c:merchantReferenceCode>
  <c:recurringSubscriptionRetrieveReply>
    <c:approvalRequired>>false</c:approvalRequired>
    <c:automaticRenew>>false</c:automaticRenew>
    <c:cardAccountNumber>4111111111111111</c:cardAccountNumber>
    <c:cardExpirationMonth>12</c:cardExpirationMonth>
    <c:cardExpirationYear>2015</c:cardExpirationYear>
    <c:cardType>001</c:cardType>
    <c:city>The City</c:city>
    <c:country>US</c:country>
    <c:currency>USD</c:currency>
    <c:email>john.doe@example.com</c:email>
    <c:firstName>John</c:firstName>
    <c:frequency>on-demand</c:frequency>
    <c:lastName>Doe</c:lastName>
    <c:ownerMerchantID>infodev1</c:ownerMerchantID>
    <c:paymentMethod>credit card</c:paymentMethod>
    <c:paymentsRemaining>0</c:paymentsRemaining>
    <c:postalCode>94045</c:postalCode>
    <c:reasonCode>100</c:reasonCode>
    <c:state>CA</c:state>
    <c:status>CURRENT</c:status>
    <c:street1>123 The Street</c:street1>
    <c:subscriptionID>0000562489861111</c:subscriptionID>
  </c:recurringSubscriptionRetrieveReply>
  <c:purchaseTotals>
    <c:currency>USD</c:currency>
  </c:purchaseTotals>
</c:replyMessage>

```

Deleting a Customer Profile

Example 27 Request: Deleting a Customer Profile

```
<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.92">
  <merchantID>infodev</merchantID>
  <merchantReferenceCode>14344</merchantReferenceCode>
  <recurringSubscriptionInfo>
    <subscriptionID>0000562489861111</subscriptionID>
  </recurringSubscriptionInfo>
  <paySubscriptionDeleteService run="true"/>
</requestMessage>
```

Example 28 Reply: Deleting a Customer Profile

```
<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.92">
  <c:paySubscriptionDeleteReply>
    <c:reasonCode>100</c:reasonCode>
    <c:subscriptionID>0000562489861111</c:subscriptionID>
  </c:paySubscriptionDeleteReply>
  <c:requestID>3790672461500176056470</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:merchantReferenceCode>1111</c:merchantReferenceCode>
</c:replyMessage>
```
