Payment Tokenization

Using the Business Center

December 2016

CyberSource®
the power of payment

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CyberSource Contact Information

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

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

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

Contents

Recent Revisions to This Document

Release	Changes
December 2016	■ Added alternate merchant descriptor information. See page 20.
June 2016	■ Added *OmniPay Direct* as a supported processor. See page 12. ■ Renamed *Global Collect* to *Ingenico ePayments.* See page 12.
June 2015	■ Added the “Payment Network Token” section. See page 8. ■ Added the “Replacing a Payment Network Token with Card Information section.” See page 24.
August 2014	■ Updated the “Supported Processors and Payment Types” section. See page 10. ■ Updated the “Customer Subscription Sharing” section. See page 31.
March 2014	Updated the “Related Documents” section. See page 7.
January 2014	Initial release.

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	▪ Items that you are instructed to act upon; for example: Click **Save**.

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	*Account Updater User Guide* (PDF | HTML)—describes how to automatically incorporate changes made to a customer's payment card data.
Business Center	*Business Center Overview* (PDF | HTML)—describes the features and options available within the Business Center.
Offline Transaction Submission	*Offline Transaction File Submission Implementation Guide* (PDF | HTML).
Recurring Billing	*Recurring Billing Using the Business Center* (PDF | HTML)—describes how to create customer subscriptions and process installment or recurring payments.
Reporting	*Reporting Developer Guide* (PDF | HTML)—describes how to view and configure Business Center reports.
Secure Acceptance Silent Order POST	*Secure Acceptance Silent Order POST Development Guide* (PDF | HTML)—describes how to create a Secure Acceptance profile and integrate seamlessly with Secure Acceptance Silent Order POST.
Secure Acceptance Web Mobile	*Secure Acceptance Web/Mobile Configuration Guide* (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

CHAPTER 1

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 page 9) 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 and replaces the primary account number (PAN) that is stored in a customer profile. You can use the Business Center to replace the token with an updated PAN. See page 24.

Profile ID

Important

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

Important

For information about recurring and installment customer profiles, see .

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 page 22).
- 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 page 27).
- Retrieve customer profile information (see page 29).
- Delete a customer profile (see page 26).
- Share customer profiles (see page 31).

Secure Acceptance

Payment Token

If you are using Secure Acceptance to process transactions, the payment token is the customer profile ID (see page 8). The payment token identifies the card and retrieves the associated billing, shipping, and card information. For Secure Acceptance documentation, see "Related Documents," page 7.

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 30.

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 pre-paid 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.

Table 2 Supported Processors and Payment Methods (Continued)

Processor	Payment Method
CCS (CAFIS)	Credit card.
Chase Paymentech Solutions	■ Credit card—supports 0.00 preauthorizations for Visa and MasterCard cards. ■ Debit card and pre-paid card—supports partial authorizations for Visa, MasterCard, American Express, Discover, and Diners Club cards. ■ Electronic check. ■ Visa Bill Payments—see page 31.
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.
CyberSource ACH Service	Electronic check.
CyberSource through VisaNet	■ 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 pre-paid card—supports partial authorizations for Visa, MasterCard, American Express, Diners Club, JCB, and Discover cards.
FDC Compass	■ Credit card—supports 0.00 preauthorizations for Visa and MasterCard cards. ■ Debit card and pre-paid card—supports partial authorizations for Visa, MasterCard, American Express, and Discover cards. ■ Visa Bill Payments—see page 31.
FDC Nashville Global	■ Credit card—supports 0.00 preauthorizations for Visa and MasterCard cards. ■ Debit card and pre-paid card—supports partial authorizations for Visa, MasterCard, American Express, Discover, Diners Club, and JCB (US Domestic) cards. ■ Visa Bill Payments—see page 31.
FDMS Nashville	■ Credit card—supports 0.00 preauthorizations for Visa and MasterCard cards. ■ Debit card and pre-paid card—supports partial authorizations for Visa, MasterCard, American Express, Discover, Diners Club, and JCB (US Domestic) cards. ■ Visa Bill Payments—see page 31.

Table 2 Supported Processors and Payment Methods (Continued)

Processor	Payment Method
FDMS South	■ Credit card—supports 0.00 preauthorizations for Visa and MasterCard cards. ■ Debit card and pre-paid card—supports partial authorizations for Visa, MasterCard, American Express, Discover, and JCB (US Domestic) cards.
Ingenico ePayments	Credit card.
GPN	■ Credit card—supports 0.00 preauthorizations for Visa and MasterCard cards. ■ Debit card and pre-paid card—supports partial authorizations for Visa, MasterCard, American Express, Discover, Diners Club, and JCB cards. ■ PINless debit. ■ Visa Bill Payments—see page 31.
HSBC	Credit card—supports 0.00 preauthorizations for Visa and MasterCard cards. **Important** Does not support automatic preauthorization reversals.
Litle	■ Credit card—supports 0.00 preauthorizations for American Express, Diners Club, Discover, JCB, MasterCard, and Visa cards. ■ Debit card and pre-paid card—supports partial authorizations for Visa, MasterCard, American Express, Discover, Diners Club, and JCB cards.
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	■ Credit card—supports 0.00 preauthorizations using Visa and MasterCard cards. ■ Visa Bill Payments—see page 31.
RBS WorldPay Atlanta	■ 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	▪ 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 pre-paid card—supports partial authorizations for Visa, MasterCard, American Express, Discover, Diners Club, and JCB cards. ▪ Visa Bill Payments—see page 31.

Types of Authorizations

Table 3 Types of Authorizations

Authorization	Description
Automatic Preauthorization	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 "Validating a Customer Profile," page 17. 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. **Note** Partial authorizations for prepaid cards and debit cards cannot be performed for automatic preauthorizations. **Important** Contact your merchant account provider to determine whether you will be charged a fee for a preauthorization.
Manual Preauthorization	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 "Validating a Customer Profile," page 17. **Important** Contact your merchant account provider to determine whether you will be charged a fee for a preauthorization.

Table 3 Types of Authorizations (Continued)

Authorization	Description
Automatic Preauthorization Reversal	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. **Important** TSYS Acquiring Solutions, American Express Brighton, and HSBC do not support automatic preauthorization reversals.
Partial Authorization	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.

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 *Reporting Developer Guide* (PDF | HTML).

Transaction Endpoints

Important

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

When you use the Business Center, the payment method you are testing determines whether you use test card numbers (see page 16) 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 live Business Center, 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	3566111111111113
Diners Club	38000000000006
Maestro International (16 digits)	6000340000009859
Maestro Domestic (16 digits)	6759180000005546

CHAPTER 2

Creating and Using Customer Profiles

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

Validating a Customer Profile

> **Important**
> PINess debits cannot be preauthorized. You must validate the card before you create the customer profile. See "PINless Customer Profile," page 22.

Two validation methods are available to you to validate a card or eCheck customer profile before it is created: charging a setup fee or automatically preauthorizing an account.

Charging a Setup Fee

You can charge a setup fee only for card payments. It is a one-time optional fee that you can charge only when you are creating a customer profile. See "Credit Card Customer Profile," page 19.

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

Automatically Preauthorizing an Account

Automatically preauthorizing an account is only available for card payments and eCheck payments, and CyberSource does not charge you for this feature. Before you create a customer profile, CyberSource authorizes a small amount against the payment method you select for the customer profile. Each payment processor supports different preauthorization amounts. See page 10.

When you configure your account to use automatic preauthorizations, CyberSource will automatically run 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 sequence of services is:

1. Credit card authorization for the preauthorization.
2. Profile creation—only if the authorization was successful.
3. Full authorization reversal—only if the authorization was successful and the preauthorization amount was not 0.00.

To enable or disable automatic preauthorizations:

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 pre-authorization before creating profile**.

Step 4 Click **Submit Changes**.

PINless Debit Validation

PINless debits cannot be preauthorized. Instead, you must validate the card before you create the customer profile. See "PINless Customer Profile," page 22.

Creating a Customer Profile

Credit Card Customer Profile

To create a customer profile that uses cards:

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 > New Profile**.

Step 3 Enter the required customer profile information:

Table 4 Required Profile Details

Profile Information	Description
Customer Information	First/last name
	Street Address 1
	City/State/Postal Code
	Country
	Email address
Order Information	Order/merchant reference number There are two types of data storage fields that you can include in a customer profile. See "Optional Data Storage," page 30. To use the merchant-defined fields, check the **I accept the Terms for Usage of Merchant-Defined Data fields** check box.
Profile Information	Currency
	Setup fee—optional. See "Charging a Setup Fee," page 17.
Payment Information	Payment type—**credit card**. If you are using the *other* payment type, you can 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 30.
Card Information	Card type
	Card number
	Card expiration date

Step 4 Check **Ignore fraud checks** to disable the fraud checks that CyberSource will automatically run during preauthorization of the customer profile.

If the fraud checks are successful, the customer profile is created and the authorization is automatically reversed. If the fraud checks fail, the customer profile is not created and CyberSource does not charge you for the preauthorization and the reversed transactions.

Step 5 Click **Submit**. The success message is displayed along with the profile ID for the customer profile.

Step 6 Click the profile ID to view the customer profile details. The Profile Details screen appears. See "Updating a Customer Profile," page 23.

To add supported card types for the customer profile:

Step 1 In the left navigation pane, choose **Payment Tokenization** > **Settings**.

Step 2 Check each card type that your merchant account supports.

Step 3 Click **Submit Changes**.

eCheck Customer Profile

Important

If your processor is TeleCheck, contact them to learn which customer profile details are required or optional.

To create a customer profile that uses eChecks:

Step 1 In the left navigation pane, choose **Payment Tokenization > New Profile**.

Step 2 Enter the customer profile information:

Table 5 Required Profile Details

Profile Information	Description
Customer Information	First/last name
	Street Address 1
	City/State/Postal Code
	Country
	Phone Number
	Email address

Table 5 Required Profile Details (Continued)

Profile Information	Description
Order Information	Order/merchant reference number There are two types of data storage fields that you can include in a customer profile. See "Optional Data Storage," page 30. To use the merchant-defined fields, check the **I accept the Terms for Usage of Merchant-Defined Data fields** check box.
Profile Information	Currency
Payment Information	Payment type—**check**. Alternate Merchant Descriptor. Alternate contact information for your business, such as email address of URL.
Check Information	Account number
	Account type
	Check routing number—also known as the *transit number.*

Step 3 Check **Customer Check Statement** to authorize electronic debits from the checking account you have entered.

Step 4 Click **Submit**. The success message is displayed along with the profile ID for the customer profile.

Step 5 Click the profile ID to view the customer profile details. The Profile Details screen appears. See "Updating a Customer Profile," page 23.

To enable automatic preauthorization before creating a profile:

Step 1 In the left navigation pane, choose **Payment Tokenization > Settings**.

Step 2 Check **Perform an automatic pre-authorization before creating profile**.

PINless Customer Profile

To create a customer profile that uses PINless debits:

Step 1 In the left navigation pane, choose **Payment Tokenization > New Profile**.

Step 2 Enter the required customer profile information:

Table 6 Required Profile Details

Profile Information	Description
Customer Information	First/last name
	Street Address 1
	City/State/Postal Code
	Country
	Email address
Order Information	Order/merchant reference number **Note** There are two types of data storage fields that you can include in a customer profile. See "Optional Data Storage," page 30. To use the merchant-defined fields, check the **I accept the Terms for Usage of Merchant-Defined Data fields** check box.
Profile Information	Currency
Payment Information	Payment type—**PINless Debit**.
Card Information	Card type
	Card number
	Card expiration date

Step 3 Click **Validate**. The PINless debit card is validated before the customer profile is created.

Step 4 Check **Ignore fraud checks** to disable the fraud checks CyberSource will automatically run during preauthorization of the customer profile.

If the fraud checks are successful, the customer profile is created and the authorization is automatically reversed. If the fraud checks fail, the customer profile is not created and CyberSource does not charge you for the preauthorization and the reversed transactions.

Step 5 Click **Submit**.

The success message is displayed along with the subscription ID for the customer profile.

Step 6 Click the profile ID to view the customer profile details. The Profile Details screen appears. See "Updating a Customer Profile," page 23.

Updating a Customer Profile

Important

Only customer profiles with a status of *current* can be modified.

Updating Card Information

To update a customer's card information:

Step 1 In the left navigation pane, choose **Payment Tokenization > Search**. The Profile Search screen appears.

Step 2 Select the scope for the search:

- All Profiles
- Active Profiles
- Canceled Profiles—select a date range.
- Creation Date of Profiles—select a date range.
- Expiration Date of Profiles—select a date range.
- Field and value—select a specific field, such as Profile ID.

Step 3 Click **Submit**. The Profile Search Results screen appears.

Step 4 Click **Profile ID Title** of the customer profile that you want to modify. The Profile Details screen appears.

Note

If your account is configured to use a 16-digit format-preserving profile ID 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*.

Step 5 Click **Modify Profile**. The Edit Profile screen appears.

Step 6 Enter the new card information details and click **Submit**.

Replacing a Payment Network Token with Card Information

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

Step 1 In the left navigation pane, choose **Payment Tokenization > Search**. The Profile Search screen appears.

Step 2 Select the scope for the search:

- All Profiles
- Active Profiles
- Canceled Profiles—select a date range.
- Creation Date of Profiles—select a date range.
- Expiration Date of Profiles—select a date range.
- Field and value—select a specific field, such as Profile ID.

Step 3 Click **Submit**. The Profile Search Results screen appears.

Step 4 Click **Profile ID Title** for the customer profile that you want to modify. The Profile Details screen appears.

Step 5 Click **Modify Profile**. The Edit Profile screen appears.

Step 6 Under Card Information, the following payment network token fields are unavailable:

- Token Transaction Type—1: In-app transaction. An application on the customer's mobile device provided the token data.
- Requestor ID—This value is assigned by the token service provider and is unique within the token service provider's database. The value identifies your business and indicates that the cardholder's account number is tokenized.

Step 7 Enter the new card number and card expiration date. The new card number replaces the payment network token value, and the new card expiration date replaces the expiration date of the payment network token.

Step 8 Click **Submit**.

Cancelling a Customer Profile

To cancel a customer profile:

Step 1 In the left navigation pane, choose **Payment Tokenization > Search**. The Profile Search screen appears.

Step 2 Select the scope for the search:

- All Profiles
- Active Profiles
- Canceled Profiles—select a date range.
- Creation Date of Profiles—select a date range.
- Expiration Date of Profiles—select a date range.
- Field and value—select a specific field, such as Profile ID.

Step 3 Click **Submit**. The Profile Search Results screen appears.

Step 4 Click **Profile ID Title** for the customer profile that you want to modify. The Profile Details screen appears.

Step 5 Click **Cancel Profile**. The Profile Details screen appears. The cancellation message is displayed along with the Profile ID.

Deleting a Customer Profile

To delete a customer profile:

Step 1 In the left navigation pane, choose **Payment Tokenization > Search**. The Profile Search screen appears.

Step 2 Select the scope for the search:

- All Profiles
- Active Profiles
- Canceled Profiles—select a date range.
- Creation Date of Profiles—select a date range.
- Expiration Date of Profiles—select a date range.
- Field and value—select a specific field, such as Profile ID.

Step 3 Click **Submit**. The Profile Search Results screen appears.

Step 4 Click **Profile ID Title** for the customer profile that you want to modify. The Profile Details screen appears.

Step 5 Click **Delete Profile**.

Requesting an On-Demand Transaction

An on-demand transaction is a real-time transaction using the details stored in a customer profile.

To request an on-demand transaction:

Step 1 In the left navigation pane, choose **Payment Tokenization > Search**. The Profile Search screen appears.

Step 2 Select the scope for the search:

- All Profiles
- Active Profiles
- Canceled Profiles—select a date range.
- Creation Date of Profiles—select a date range.
- Expiration Date of Profiles—select a date range.
- Field and value—select a specific field, such as Profile ID.

Step 3 Click **Submit**. The Profile Search Results screen appears.

Step 4 Click **Profile ID Title** for the customer profile that you want to modify. The Profile Details screen appears.

Step 5 Click **Make On-Demand Payment or Credit**. The On-Demand Payment or Credit screen appears. The on-demand transactions that you can request are:

- Credit Card—authorization, sale.
- Electronic checks—debit, credit.
- PINless debit—debit.

Step 6 Enter the amount for the transaction.

Step 7 Select the transaction type.

Step 8 Click **Submit**. The Profile Details screen appears. The transaction result message is displayed along with the request ID for the transaction.

Converting a Transaction to a Customer Profile

Note Transaction information resides in the CyberSource database for 60 days after the transaction takes place. 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 17.

Important 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 In the left navigation panel, choose **Transaction Search > General Search**. The General Search screen appears. The search options are:

- Field and value: search by a customer's email address, first or last name, account suffix, or specific transaction information such as the request ID and transaction reference numbers.
- An application.
- A reply: the response received by the transaction you are searching for. For example, searching for all successful transactions.
- Date range: select the date and time interval for your search; for example, transactions processed during the past hour, those from the previous 1-6 months, or a custom range that you define.

Step 2 Click **Search**. The Transaction Search Results page appears.

Step 3 Click the **request ID** link of the transaction. The Transaction Search Details page appears.

Step 4 Under Available Actions, click **Create Profile**.

Step 5 Enter the Customer Profile details. See "Creating a Customer Profile," page 19.

Step 6 Click **Submit**.

Searching for a Customer Profile

To view a customer profile:

Step 1 In the left navigation pane, choose **Payment Tokenization> Search**. The Profile Search screen appears.

Step 2 Select the scope for the search:

- All Profiles
- Active Profiles
- Canceled Profiles—select a date range.
- Creation Date of Profiles—select a date range.
- Expiration Date of Profiles—select a date range.
- Field and value—select a specific field, such as Profile ID.

Step 3 Click **Submit**. The Profile Search Results screen appears.

Step 4 Click **Profile ID Title** of the customer profile that you want to view. The Profile Details screen appears.

CHAPTER 3

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:

- Encrypted data fields 1 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.
- Merchant-defined data fields 1 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.

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, 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.

Note

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 (see "Creating a Customer Profile," page 19), check the **Bill Payment with Visa** check box.

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—search by the merchant ID or the account ID of the customer profile (see page 29).
- Update customer profile information (see page 22).
- Perform an on-demand transaction using the customer profile (see page 27).

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).