Getting Started with Visa Checkout

on the CyberSource Platform

June 2017
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Getting Started with Visa Checkout  |  June 2017
# Recent Revisions to This Document

<table>
<thead>
<tr>
<th>Release</th>
<th>Changes</th>
</tr>
</thead>
<tbody>
<tr>
<td>June 2017</td>
<td>Added a country for Visa Checkout merchant enrollment support. See &quot;Supported Countries,&quot; page 8.</td>
</tr>
<tr>
<td></td>
<td>Added information about using Decision Manager with Visa Checkout. See &quot;Using Decision Manager with Visa Checkout,&quot; page 17.</td>
</tr>
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</table>
About This Guide

Audience and Purpose

This document is written for merchants who want to use information from Visa Checkout to process payments through CyberSource.

This document provides an overview for integrating Visa Checkout and CyberSource services into an order management system.

Visa Checkout is supported with the CyberSource Simple Order API, CyberSource SCMP API, and Secure Acceptance.

Conventions

Note and Warning Statements

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

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

<table>
<thead>
<tr>
<th>Convention</th>
<th>Usage</th>
</tr>
</thead>
</table>
| **bold**   | ■ Field and service names in text; for example:  
|            | Request the ics_auth service.  
|            | ■ Items that you are instructed to act upon; for example:  
|            | Click **Save**. |

Related Documentation

**CyberSource Documents**

Simple Order API documents:
- *Credit Card Services Using the Simple Order API* ([PDF](#) | [HTML](#))
- *Payer Authentication Using the Simple Order API* ([PDF](#) | [HTML](#))
- *Visa Checkout Using the Simple Order API* ([PDF](#) | [HTML](#))

SCMP API documents:
- *Credit Card Services Using the SCMP API* ([PDF](#) | [HTML](#))
- *Payer Authentication Using the SCMP API* ([PDF](#) | [HTML](#))
- *Visa Checkout Using the SCMP API* ([PDF](#) | [HTML](#))

Secure Acceptance document:
- *Secure Acceptance Web/Mobile Configuration Guide* ([PDF](#) | [HTML](#))

Refer to the Support Center for complete CyberSource technical documentation:
- [http://www.cybersource.com/support_center/support_documentation](http://www.cybersource.com/support_center/support_documentation)

**Visa Checkout Documents**

- *Getting Started with Visa Checkout* (Visa Checkout version)
- *Visa Checkout JavaScript Integration Guide*

To obtain these documents, contact your local CyberSource sales representative:
- [http://www.cybersource.com/locations](http://www.cybersource.com/locations)

You can also obtain these documents by signing up for a Visa Checkout developer account:
How Visa Checkout and CyberSource Work Together

CyberSource provides the following services to assist with your Visa Checkout integration:

- Get Visa Checkout data: this service retrieves Visa Checkout data, which enables you to display payment and shipping details to the customer during checkout.

- Authorization: this service enables you to send an authorization request to your processor using Visa Checkout payment data.

1. Your web site integrates directly with Visa Checkout to display the Visa Checkout button on your checkout page.

2. CyberSource provides the get Visa Checkout data service, which retrieves Visa Checkout payment data (except the PAN, unless your account is configured to receive it). You can use the retrieved data to help a customer confirm a purchase.

3. You submit an authorization request to CyberSource for credit card processing. Instead of including payment information in the authorization request, you include the Visa Checkout order ID.
4 At various points in the transaction cycle, you notify the customer of the transaction status.

## Supported Countries

### Enrollment

Visa Checkout merchant enrollment is available in the following countries:

- Argentina
- Australia
- Brazil
- Canada
- Chile
- Colombia
- France
- Hong Kong (CN)
- India
- Ireland
- Malaysia
- Mexico
- New Zealand
- Peru
- Poland
- Singapore
- South Africa
- Spain
- United Arab Emirates
- United Kingdom
- United States of America

### Payments and Currency

For a list of the countries and currencies from which Visa Checkout payments are accepted, refer to Appendix A, “Supported Countries and Payment Currencies,” on page 20.
Enrolling in Visa Checkout

The CyberSource Simple Order API, CyberSource SCMP API, and Secure Acceptance support Visa Checkout.

To enroll yourself, you must have administrator privileges for your CyberSource account in the Business Center.

Enroll in the CyberSource production environment for production access. You can enroll yourself or contact your local CyberSource sales representative. If you already have a CyberSource account, you can enroll yourself by following these steps:

**Step 1** Log in to the Business Center.

**Step 2** Under Account Management in the left navigation panel, choose Digital Payment Solutions.

**Step 3** Click Sign Up. Follow the steps to verify your account information and accept the Visa Checkout Merchant Services Agreement.

If you do not already have a CyberSource account, contact your local CyberSource Sales representative to inquire about Visa Checkout eligibility and enrollment:

http://www.cybersource.com/locations/

During Visa Checkout enrollment, you can choose to receive payment account number (PAN) data. You must agree to handle the PAN data in compliance with the Payment Card Industry Data Security Standard (PCI-DSS).
During Visa Checkout enrollment, Visa Checkout issues a Visa Checkout production API key to you that you will use to communicate with Visa Checkout. CyberSource stores a copy of this key in the Business Center.

---

**Warning**

You must keep your own copy of the Visa Checkout production API key in a safe place. You are responsible for maintaining adequate security and control of your Visa Checkout production API key.

---

**Creating and Updating Visa Checkout Profiles**

Visa Checkout profiles enable you to control the card types and shipping options in the Visa Checkout light box that your customers use during checkout. Visa Checkout profiles are supported when you use the Simple Order API, SCMP API, or Secure Acceptance Web/Mobile to implement the Visa Checkout button and connect to Visa Checkout.

Creating and using Visa Checkout profiles is optional. You can create up to 100 Visa Checkout profiles for one website URL associated with a Visa Checkout account. You can specify any Visa Checkout profile as the default profile, but you can have only one default profile at a time. You can create, update, and delete Visa Checkout profiles in real time.

When you create or edit a Visa Checkout profile, the country in which you are located determines the card types available. You can associate the following shipping options with a profile:

- Shipping is not required
- Products can be shipped to specific regions

The rest of this section explains how to create, edit, and delete Visa Checkout profiles. For additional information about working with Visa Checkout profiles, see *Getting Started with Visa Checkout* (version published by Visa Checkout) and the *Visa Checkout JavaScript Integration Guide*.

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**Note**

You must enroll in Visa Checkout before you can create and update Visa Checkout profiles.
To create a Visa Checkout profile:

**Step 1** Log in to the CyberSource Business Center. In the left navigation pane, choose Account Management > Digital Payment Solutions > Visa Checkout and click Enabled to view your Visa Checkout account page.

**Visa Checkout API Key**

Visa Checkout utilizes an API Key and Shared Secret Key as part of a two-part security key. The API key is required by Visa Checkout and CyberSource for encryption of sensitive payment credentials.

CyberSource manages the usage of the Shared Secret Key on the merchant’s behalf, in order to provide merchants the option to avoid storing the customer’s Payment Account Number (PAN) information to process payments.

Below is your API Key which must be part of each Visa Checkout transaction processing request. Keep your API Key safe and do not share it.

Visa Checkout API Key: C02HEJSXZIUNFFEFWM1360V89StY3akXsmpuNK1z78g0mTe

**Important:** You must only use the API Key provided to you by CyberSource; specifically, you cannot communicate with Visa Checkout using keys that are not authorized for your use.

YOU ARE SOLELY RESPONSIBLE FOR MAINTAINING ADEQUATE SECURITY AND CONTROL OF ANY SECURITY KEYS PROVIDED TO YOU. Because Security Keys ensure secure communications between you and Visa Checkout, you must protect the Keys, allowing only authorized and authenticated entities, e.g., people, APIs, code, etc., to access the Keys. The Keys should never be stored or available unencrypted on a web page and you must provide your own secure server to store the encrypted Keys.

**PAN Data Settings**

You may configure Visa Checkout so that you receive your customer’s Payment Account Number (PAN) data with each Visa Checkout transaction. PAN data must be protected in compliance with the Payment Card Industry Data Security Standard (PCI DSS).

Alternatively, CyberSource can manage PAN data on your behalf allowing you to continue to perform payment processing without receiving PAN data directly. Unless you elect to receive PAN by selecting "Yes" below, CyberSource will manage PAN data on your behalf and if you later choose to change your PAN configuration contact your local Sales Representative.

Include Customer PAN Data: No
Step 2  Click the Profile tab.

Thank you for enabling Visa Checkout.

Give your customers an easy way to pay with their card online. Offer a seamless checkout experience that doesn’t require customers to ever leave your website or mobile app.

Learn more about the Visa Checkout integration with CyberSource here.

Visa Checkout Profiles
You can configure Visa Checkout profiles.

<table>
<thead>
<tr>
<th>Profile Name</th>
<th>Last Updated</th>
<th>Date Created</th>
<th>Default</th>
</tr>
</thead>
<tbody>
<tr>
<td>Default</td>
<td>Feb 27 2017</td>
<td>Jan 11 2017</td>
<td>✓</td>
</tr>
<tr>
<td>Test2</td>
<td>Mar 23 2017</td>
<td>Mar 23 2017</td>
<td>✔️</td>
</tr>
</tbody>
</table>

< Back to Digital Payment Solutions
Step 3  Click Add Profile.

Visa Checkout Profile Editor

Learn more about the Visa Checkout integration with CyberSource here.

Profile Information

- Profile Name
- Logo URL
- Referring URL

Customer Support URL
Logo Display Name
✓ Make this the Default Profile

Accepted Cards

- Visa
- MasterCard
- American Express
- Discover

Billing and Shipping

Configure the billing countries and shipping countries.

Billing Countries: Argentina, Australia, Brazil, Canada, Chile, China, Colombia, France, Hong Kong (CN), Ireland, Malaysia, Mexico, New Zealand, Peru, Poland, Singapore, South Africa, Spain, United Arab Emirates, United Kingdom

Shipping Countries: Afghanistan, Aland Islands, Algeria, American Samoa (US), Angola, Anguilla (UK), Antigua and Barbuda, Argentina, Armenia, Aruba, Ascension, Australia, Austria, Azerbaijan, Bahamas, Bahrain, Bangladesh, Barbados...

Save  Cancel
Step 4  On the Visa Checkout Profile Editor page, choose or enter the following profile details:

<table>
<thead>
<tr>
<th>Profile Detail</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Profile Name</td>
<td>The Visa Checkout profile name is required, must be unique for each profile, and cannot exceed 50 alphanumeric characters.</td>
</tr>
<tr>
<td>Logo URL</td>
<td>The logo URL for the profile should be a valid URL and cannot exceed 100 characters.</td>
</tr>
<tr>
<td>Referring URL</td>
<td>The referring URL for the profile should be a valid URL and cannot exceed 100 characters.</td>
</tr>
<tr>
<td>Customer Support URL</td>
<td>The customer support URL for the profile should be a valid URL and cannot exceed 100 characters.</td>
</tr>
<tr>
<td>Logo Display Name</td>
<td>The logo display name can include a maximum of 100 alphanumeric characters.</td>
</tr>
<tr>
<td>Default Profile</td>
<td>Select <strong>Make this the Default Profile</strong> for a profile to make it the default profile. Only one profile can be chosen as the default profile.</td>
</tr>
<tr>
<td>Accepted Cards</td>
<td>Select the accepted card types (Visa, Mastercard, American Express, Discover) for the profile.</td>
</tr>
<tr>
<td></td>
<td><strong>Note</strong> A selection for the Visa Debit card type displays as an accepted card type after you select the Visa card type and only when your business is located in Canada. If you want to select only the Visa card type, deselect the Visa Debit card type. The Visa card type remains selected.</td>
</tr>
<tr>
<td>Billing Countries</td>
<td>Click the pencil icon to specify the countries from which you accept payments. At least one billing country must be specified.</td>
</tr>
<tr>
<td>Shipping Countries</td>
<td>Click the pencil icon to specify the countries to which merchandise can be shipped.</td>
</tr>
<tr>
<td></td>
<td><strong>Note</strong> If you do not specify a shipping country, the shipping address is not required by Visa Checkout.</td>
</tr>
</tbody>
</table>

Step 5  Click **Save**.
To edit or delete a Visa Checkout profile:

**Step 1** On the Visa Checkout page, click the **Profile** tab.

- To edit a profile, click the pencil icon for a profile, edit the profile, and click **Save**.
- To delete a profile, check the box for a profile, and click **Delete**.
Using 3D Secure with Visa Checkout

Payer authentication is the CyberSource implementation of 3D Secure.

Adding CyberSource Payer Authentication to Visa Checkout Using the CyberSource Simple Order API or SCMP API

For Visa Checkout, CyberSource supports the following kinds of payer authentication:

- American Express SafeKey
- Mastercard SecureCode
- Verified by Visa

To integrate payer authentication using the Simple Order API or SCMP API, see:

- Credit Card Services Using the Simple Order API or Credit Card Services Using the SCMP API
- Payer Authentication Using the Simple Order API or Payer Authentication Using the SCMP API

Important

With Visa Checkout, you must include the payer authentication enroll service and the credit card authorization service in the same request message in order to decrypt the primary account number (PAN) and complete the rest of the payer authentication flow. When you submit a separate request message for each service, the payer authentication enroll service request fails.

Adding CyberSource Payer Authentication to Visa Checkout Using Secure Acceptance

For Visa Checkout, CyberSource supports the following kinds of payer authentication:

- American Express SafeKey
- Mastercard SecureCode
- Verified by Visa

To integrate payer authentication using Secure Acceptance Web/Mobile, see the Secure Acceptance Web/Mobile Configuration Guide.
Working with Verified by Visa as Provided by Visa Checkout

Visa Checkout provides Verified by Visa. CyberSource supports Verified by Visa as provided by Visa Checkout with the Simple Order API, SCMP API, and Secure Acceptance.

Contact your CyberSource account manager or sales representative to request that Verified by Visa be added to your Visa Checkout account. CyberSource communicates with Visa Checkout about adding Verified by Visa to your account.

Note

Visa Checkout pays the fees for Verified by Visa as provided by Visa Checkout.

Using Decision Manager with Visa Checkout

While many of the fields necessary to run Decision Manager (DM) are contained in the Visa Checkout response, the following essential DM fields are not included in the Visa Checkout response:

- Device fingerprint
- True IP address

You must capture these fields independently.
Chapter 2  Integrating Visa Checkout and CyberSource Credit Card Services

Updating Your Software

Step 1  Display the Visa Checkout button on your web site. Implement JavaScript for handling the actions associated with the button. You can choose to create Visa Checkout profiles as described in "Creating and Updating Visa Checkout Profiles," page 10. For information about this step, see Getting Started with Visa Checkout (version published by Visa Checkout) and the Visa Checkout JavaScript Integration Guide.

Step 2  Obtain the encrypted Visa Checkout payment data.

Step 3  Request the CyberSource get Visa Checkout data service. You can use the decrypted data (except the PAN, unless your account is configured to receive it) to help the customer confirm the purchase. See Visa Checkout Using the Simple Order API or Visa Checkout Using the SCMP API.

Step 4  Request the CyberSource authorization service. See Credit Card Services Using the Simple Order API or Credit Card Services Using the SCMP API.

Step 5  After payment is complete, notify the customer of the updated transaction status.

Testing Your Implementation

Step 1  Test your implementation of the CyberSource services.

Use the CyberSource test environment to test the get Visa Checkout data service and authorization service. If you do not already have access to the CyberSource test environment, contact your CyberSource Sales representative.

After you have access to the CyberSource test environment, go to the Business Center to enroll in Visa Checkout again as described in "Enrolling in Visa Checkout," page 9, but make sure that you enroll in the test environment and not the production environment. The CyberSource test environment approves your merchant account and provides you with a Visa Checkout testing API key for the CyberSource test environment and the Visa Checkout merchant sandbox environment.
Step 2  Test your implementation of the Visa Checkout services.
Use the Visa Checkout merchant sandbox to test your direct integration to Visa Checkout. To connect to the sandbox, use the Visa Checkout testing API key that was provided when you enrolled in Visa Checkout through the CyberSource test environment. See the following documents for information about connecting to the Visa Checkout sandbox:
- Getting Started with Visa Checkout (version published by Visa Checkout)
- Visa Checkout JavaScript Integration Guide

For information about obtaining these documents, see “Visa Checkout Documents,” page 6.

Obtaining Information About Your Transactions

The following CyberSource reports include information about Visa Checkout transactions:
- Payment Batch Detail Report
- Transaction Detail Report
- Transaction Exception Detail Report
- Single Transaction Query
- Invoice Summary Report
- Merchant Account Reports (MARS):
  - Purchase and Refunds Report
  - Payment Activity Summary

For information about these reports, see the Reporting Developer Guide and the Merchant Account Reports Developer Guide.
## Supported Countries and Payment Currencies

The following table identifies the countries and associated currencies from which Visa Checkout payments are accepted:

<table>
<thead>
<tr>
<th>Country</th>
<th>Currency</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Argentina</td>
<td>Argentine peso</td>
<td>ARS</td>
</tr>
<tr>
<td>Australia</td>
<td>Australian dollar</td>
<td>AUD</td>
</tr>
<tr>
<td>Brazil</td>
<td>Brazilian real</td>
<td>BRL</td>
</tr>
<tr>
<td>Canada</td>
<td>Canadian dollar</td>
<td>CAD</td>
</tr>
<tr>
<td>Chile</td>
<td>Chilean peso</td>
<td>CLP</td>
</tr>
<tr>
<td>China</td>
<td>Chinese yuan renminbi</td>
<td>CNY</td>
</tr>
<tr>
<td>Colombia</td>
<td>Columbian peso</td>
<td>COP</td>
</tr>
<tr>
<td>France</td>
<td>Euro</td>
<td>EUR</td>
</tr>
<tr>
<td>Hong Kong (CN)</td>
<td>Hong Kong dollar</td>
<td>HKD</td>
</tr>
<tr>
<td>India</td>
<td>Indian rupee</td>
<td>INR</td>
</tr>
<tr>
<td>Ireland</td>
<td>Euro</td>
<td>EUR</td>
</tr>
<tr>
<td>Malaysia</td>
<td>Malaysian ringgit</td>
<td>MYR</td>
</tr>
<tr>
<td>Mexico</td>
<td>Mexican peso</td>
<td>MXN</td>
</tr>
<tr>
<td>New Zealand</td>
<td>New Zealand dollar</td>
<td>NZD</td>
</tr>
<tr>
<td>Peru</td>
<td>Peruvian nuevo sol</td>
<td>PEN</td>
</tr>
<tr>
<td>Poland</td>
<td>Euro</td>
<td>EUR</td>
</tr>
<tr>
<td>Singapore</td>
<td>Singapore dollar</td>
<td>SGD</td>
</tr>
<tr>
<td>South Africa</td>
<td>South African rand</td>
<td>ZAR</td>
</tr>
<tr>
<td>Spain</td>
<td>Euro</td>
<td>EUR</td>
</tr>
<tr>
<td>United Arab Emirates</td>
<td>United Arab Emirates dirham</td>
<td>AED</td>
</tr>
<tr>
<td>United Kingdom</td>
<td>British pound sterling</td>
<td>GBP</td>
</tr>
<tr>
<td>United States of America</td>
<td>United States dollar</td>
<td>USD</td>
</tr>
</tbody>
</table>