

# Visa Click to Pay

SCMP API

# Developer Guide



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# Recent Revisions to This Document

## 22.02

Added a link to the test card numbers to [Testing 3D Secure 2.x with Visa Click to Pay \(on page 10\)](#).

## 22.01

Added examples for Authorization, Capture, Credit, and Authorization Reversal.

## 21.02

Updated [Using 3D Secure with Visa Click to Pay \(on page 9\)](#).

Added [Testing 3D Secure 2.x with Visa Click to Pay \(on page 10\)](#).

## 21.01

Changed the name of *Visa Checkout* to *Visa Click to Pay*.

Updated [Supported Countries, Regions, and Payment Currencies \(on page 30\)](#).

## 19.04

Updated the enrollment URL. See [Visa Click to Pay Documents \(on page 6\)](#).

Updated countries, regions, and currencies. See [Supported Countries, Regions, and Payment Currencies \(on page 30\)](#).

## 19.03

This revision contains only editorial changes and no technical updates.

# About This Guide

## Audience and Purpose

This guide is written for application developers who want to use the Cybersource SCMP API to integrate Visa Click to Pay into their order management system.

Implementing Cybersource services requires software development skills. You must write code that uses the API request and response fields to integrate the Cybersource services into your existing order management system.

## Text and Command Conventions

Convention	Usage
<b>bold</b>	Field and service names in text; for example:  Include the <b>ics_applications</b> field.
screen text	<ul style="list-style-type: none"><li>• XML elements</li><li>• Code examples</li><li>• Values for API fields; for example:  Set the <b>ics_applications</b> field to <code>ics_auth</code>.</li></ul>

## Related Documentation

### Cybersource Documents

- *Getting Started with Cybersource Advanced for the SCMP API* ([PDF](#) | [HTML](#))
- *Credit Card Services Using the SCMP API* ([PDF](#) | [HTML](#))
- *Payer Authentication Using the SCMP API* ([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 Click to Pay Documents

- *Getting Started with Visa Click to Pay* (published by Visa)
- *Visa Click to Pay JavaScript Integration Guide*

To obtain these documents, contact your local Cybersource sales representative:

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

You can also obtain these documents by signing up for a Visa Click to Pay developer account:

<https://developer.visa.com/#enroll>

## Customer Support

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

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

# Integrating Visa Click to Pay into Your System

Visa Click to Pay is Visa's solution for e-commerce payments based upon the EMV® Secure Remote Commerce (EMV SRC) standards and specifications. With EMV SRC, a single payment profile can be used with a variety of consumer devices and participating online merchants. The standards include a common payment icon and user experience for card-based digital transactions, support for cardholder verification methods, and a common data payload built on primary account numbers (PANs) and the ability to support network tokens.

## Requirements

- You must have a Visa Click to Pay merchant account. If you do not already have a Visa Click to Pay merchant account, contact your local Cybersource sales representative: <http://www.cybersource.com/locations>
- You must have a Cybersource account. If you do not already have a Cybersource account, contact your local Cybersource sales representative.
- You must contact Cybersource Customer Support to have your account configured for Visa Click to Pay.
- You must be familiar with the Cybersource credit card services as described in Credit Card Services Using the SCMP API.
- If you are including payer authentication in your Visa Click to Pay implementation, you must be familiar with the Cybersource payer authentication services as described in Payer Authentication Using the SCMP API.

## Supported Countries

For a list of the countries and associated currencies from which you can accept Visa Click to Pay payments, refer to [Supported Countries, Regions, and Payment Currencies \(on page 30\)](#).

## Visa Click to Pay Process

Visa Click to Pay uses Visa Checkout services and API fields.

1. You send data to Visa Click to Pay to display the Visa Click to Pay button on your checkout page. For details about this step, contact your Cybersource sales representative and consult *Getting Started with Visa Click to Pay* (published by Visa). To obtain this document, see [Visa Click to Pay Documents \(on page 6\)](#).
2. You retrieve the Visa Click to Pay payment data so that you can display it to your customer. However, you cannot retrieve the PAN unless your account is configured for it. See [Getting Visa Click to Pay Data \(on page 8\)](#). The primary account number (PAN) is not required in order to process a Visa Click to Pay transaction.
3. Include the following required fields:
  - **currency**
  - **grand\_total\_amount** (or at least one **offerN:amount** field)
  - **ics\_applications**
  - **merchant\_id**
  - **merchant\_ref\_number**
  - **payment\_solution**
  - **vc\_order\_id**

For descriptions of these fields, see [Credit Card Services Using the SCMP API](#).

4. Cybersource obtains payment data from Visa Click to Pay and includes it in the authorization request that is sent to the processor.
5. For follow-on transactions such as full authorization reversal, capture, and credit, you must include the following fields in your request in addition to the required fields documented in [Credit Card Services Using the SCMP API](#).
  - **payment\_solution**
  - **vc\_order\_id**

## Getting Visa Click to Pay Data

Visa Click to Pay uses Visa Checkout services and API fields.

The Visa Checkout data service enables you to receive the decrypted Visa Click to Pay data in the response message. However, you cannot retrieve the PAN unless your account is configured for it. You can use the retrieved data to help the customer confirm the purchase.

See [SCMP API Fields \(on page 13\)](#) for:

- Descriptions of these required request fields
- Descriptions of all response fields

## Create a Visa Click to Pay Data Request

1. Set the **ics\_applications** field to `ics_get_visa_checkout_data`.
2. Do not include any other Cybersource services in the request.
3. Include the following required fields in the request:
  - **ics\_applications**
  - **merchant\_id**
  - **merchant\_ref\_number**
  - **payment\_solution**
  - **vc\_order\_id**

## Using 3D Secure with Visa Click to Pay

*Payer authentication* is the Cybersource implementation of 3D Secure.

For Visa Click to Pay, Cybersource supports the following kinds of payer authentication:

- American Express SafeKey
- Mastercard Identity Check
- Visa Secure

To integrate payer authentication see:

- [Credit Card Services Using the SCMP API](#)
- [Payer Authentication Using the SCMP API](#)

When you implement 3D Secure 2.x with Visa Click to Pay, you must integrate the Cardinal Cruise Direct API version of Payer Authentication as described in the [Payer Authentication Using the SCMP API](#) and include the following fields:

- **payment\_solution** –set to visacheckout
- **vc\_order\_id** –set to **callID** field in the visacheckout reply payload

Contact customer support to configure your account to support this integration to ensure the correct StepUpURL fields are returned by payer authentication. If you have previously on-boarded with 3D Secure 1 or 3D Secure 2.x Hybrid or Standard Payer Authentication methods you will still need to contact customer support.

**!** **Important:** With Visa Click to Pay, you must include the payer authentication enrollment service **ics\_pa\_enroll** and the credit card authorization service **ics\_auth** 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 enrollment service **ics\_pa\_enroll** request fails.

## Visa Secure

For Visa Click to Pay transactions, do not map the Visa Secure data from the decrypt Visa Click to Pay data service response message to the payer authentication fields in the authorization request. The data is mapped for you. The transaction information that is sent to the processor includes the Visa Secure data.

## Testing 3D Secure 2.x with Visa Click to Pay

Get test card numbers from the Payer Authentication developer guide in the Testing Payer Authentication section. See the Test Cases for 3-D Secure 2.x section in the Payer Authentication developer guide [here](#).

**!** **Important:** Only the Visa test card numbers listed for the 3-D Secure 2.x test cases in the Payer Authentication developer guide are configured for Visa Click to Pay. Other test card types will not work.

Use the Visa card number specified in the test with the card's expiration date set to the month of January and the current year plus three. For example, for 2022, use 2025. You also need the minimum required fields for an order. Be sure to remove spaces in card numbers when testing.

The XID values are included in 3D Secure 2.x test cases for legacy reasons.

While the 3D Secure version and directory server transaction ID fields are returned for the Check Enrollment and Validate Authentication services, this data is not included in the 3D Secure 2.x test cases.

## Using Decision Manager with Visa Click to Pay

While the Visa Click to Pay response contains many of the fields necessary to run Decision Manager it does not include these essential Decision Manager fields:

- Device fingerprint
- True IP address

You must capture these fields independently.

# API Fields

## Formatting Restrictions

Do not use the following characters: < > \$ % ^ \* \_ = [ ] \ { } | ; ~ ` Using these characters may result in data validation errors.

## Data Type Definitions

Data Type	Description
Date and time	<p>Format is yyyy-MM-DDThhmmssZ</p> <p>where:</p> <ul style="list-style-type: none"><li>• T separates the date and the time.</li><li>• Z indicates Coordinated Universal Time (UTC), also known as Greenwich Mean Time (GMT).</li></ul> <p><b>Example:</b> 2021-01-11T224757Z is January 11, 2021, at 22:47:57 (10:47:57 p.m.).</p>
Decimal	<p>Number that includes a decimal point.</p> <p><b>Example:</b> 23.45, -0.1, 4.0, 90809.0468</p>
Integer	<p>Whole number {..., -3, -2, -1, 0, 1, 2, 3, ...}</p>
Nonnegative integer	<p>Whole number greater than or equal to zero {0, 1, 2, 3, ...}</p>
Positive integer	<p>Whole number greater than zero {1, 2, 3, ...}</p>
String	<p>Sequence of letters, numbers, spaces, and special characters</p>

# SCMP API Fields

## Request-Level Fields

### Request-Level Fields

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
ics_applications	Cybersource services to process for the request. For the Visa Click to Pay payment service, set this value to <a href="#">ics_get_visa_checkout_data</a> .	ics_get_visa_checkout_data (R)	String (255)
merchant_id	Your Cybersource merchant ID. Use the same merchant ID for evaluation, testing, and production.	ics_get_visa_checkout_data (R)	String (30)
merchant_ref_number	Order reference number or tracking number generated by you. Cybersource recommends that you send a unique value for each transaction so that you can perform meaningful searches for the transaction. For information about tracking orders, see <a href="#">Getting Started with Cybersource Advanced for the SCMP API</a> .	ics_get_visa_checkout_data (R)	String (50)
payment_solution	Type of payment solution that is being used for the transaction. The value for Visa Click to Pay is <a href="#">visacheckout</a> .	ics_get_visa_checkout_data (R)	String (12)
vc_order_id	Identifier for the Visa Click to Pay order. Visa Click to Pay provides a unique order ID for every transaction in the Visa Click to Pay callID field.	ics_get_visa_checkout_data (R)	String (48)
wallet_discount_amount	Total discount amount. The discount amount must be a positive value. Includes a decimal point and a maximum of four decimal places.	ics_auth (O)	Decimal (14)
wallet_event_type	Type of transaction event. Possible values:	ics_auth (O)	String (15)

### Request-Level Fields (continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	<ul style="list-style-type: none"> <li>• <b>Create</b>: Card-on-file saved (outside of a purchase flow).</li> <li>• <b>Confirm</b>: Order placed.</li> <li>• <b>Confirm_COF</b>: Order placed using a card-on-file.</li> <li>• <b>Cancel</b>: Order canceled.</li> <li>• <b>Fraud</b>: Order rejected by risk or fraud review.</li> <li>• <b>Other</b>: None of the events above, or a payment event after a <b>Confirm</b> or <b>Confirm_COF</b> order event.</li> </ul> <p>The default value is <b>Confirm</b>.</p>		
wallet_gift_wrap_amount	Gift-wrapping total that is sent after a successful authorization. Includes a decimal point and a maximum of four decimal places.	ics_auth (O)	Decimal (14)
wallet_promotion_code	<p>Promotion code that is sent after a successful authorization.</p> <p>The valid characters for the wallet promotion code are:</p> <ul style="list-style-type: none"> <li>• Numbers</li> <li>• Letters</li> <li>• The following special characters:</li> </ul>	ics_auth (O)	String (100)

### Request-Level Fields (continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
	asterisk (*), at (@), dash (-), dollar sign (\$), exclamation point (!), hash (#), parentheses ( ( ) ), percent (%), plus (+), underscore (_), comma (,), and space.  Use a period to separate multiple promotion codes.		
wallet_subtotal_amount	Subtotal amount that contains purchase details. Cybersource does not validate this field. Includes a decimal point and a maximum of two decimal places.	ics_auth (O)	Decimal (10)
wallet_total_purchase_amount	Total purchase amount. By default, Cybersource uses the grand total amount of the authorization. Includes a decimal point and a maximum of two decimal places.	ics_auth (O)	Decimal (10)

## Response Fields

Visa Click to Pay returns all decrypted data to you, except the PAN, unless your account is configured to receive it. The purpose of the fields in the Visa Click to Pay encrypted payment data is to pass information from Visa Click to Pay to the processor. Consequently, many decrypted fields and values might not be useful to you.

### Response Fields

Field	Description	Data Type & Length
bill_address1	Decrypted first line of the street address in the billing address as it appears on the credit card issuer's records.	String (100)
bill_address2	Decrypted additional address information in the billing address.	String (100)
bill_address3	Decrypted additional address information in the billing address.	String (100)

**Response Fields (continued)**

Field	Description	Data Type & Length
bill_address4	Decrypted additional address information in the billing address.	String (100)
bill_city	Decrypted city in the billing address.	String (100)
bill_to_county	Name of the municipality. This value is common for addresses in Mexico.	String (69)
bill_country	Decrypted country in the billing address. For the possible values, see <a href="#">ISO Standard Country Codes</a> .	String (2)
bill_default_indicator	Status of the billing address. States if it is flagged as the default billing address by the customer. Possible values: <ul style="list-style-type: none"><li>• <b>Y</b>: This billing address is the customer's default billing address.</li><li>• <b>N</b>: This billing address is not the customer's default billing address.</li></ul>	String (1)
bill_point_of_reference	Decrypted location information. In some countries, such as Mexico and India, it is common to ask for a point of reference or landmark for the billing or shipping address. For example, "Across the street from the grocery store."	String (140)
bill_state	Decrypted state or province in the billing address. For possible values, see <a href="#">State, Province, and Territory Codes for the United States and Canada</a> .	String (3)
bill_zip	Decrypted postal code in the billing address.	String (100)
card_prefix	Decrypted credit card prefix. This value is the first six digits of the cardholder's account number.	String with numbers only (6)
card_suffix	Decrypted credit card suffix. This value is the last four digits of the cardholder's account number. You can use this value on the receipt that you give to the cardholder.	String with numbers only (4)
client_lib_version	Version of the client library used to request the transaction.	String (50)

**Response Fields (continued)**

Field	Description	Data Type & Length
currency	Decrypted currency used for the order. For the possible values, see <a href="#">ISO Standard Currency Codes</a> .	String (3)
customer_cc_expmo	Decrypted two-digit month in which the credit card expires. Format: MM. Possible values: <a href="#">01</a> through <a href="#">12</a> .	String with numbers only (2)
customer_cc_expyr	Decrypted four-digit year in which the credit card expires. Format: YYYY.	String with numbers only (4)
customer_cc_number	Decrypted customer's credit card number. Returned only when your account is configured to receive it.  For more information about receiving the PAN, see <a href="#">Getting Started with Visa Click to Pay (PDF   HTML)</a> <a href="#">Getting Started with Visa Secure Remote Commerce (PDF   HTML)</a> .	String (20)
customer_name	Decrypted customer name.	String (256)
customer_phone	Decrypted customer phone number.	String (30)
get_visa_checkout_data_rcode	Indicates whether the service request was successful. Possible values: <ul style="list-style-type: none"><li>• <a href="#">-1</a>: An error occurred.</li><li>• <a href="#">0</a>: The request was declined.</li><li>• <a href="#">1</a>: The request was successful.</li></ul>	Integer (1)
get_visa_checkout_data_rflag	One-word description of the result of the <b>ics_get_visa_checkout_data</b> request. See <a href="#">Response Flags (on page 29)</a> .	String (50)
get_visa_checkout_data_rmsg	Message that explains the response flag <b>ics_get_visa_checkout_data</b> . Do not display this message to the customer, and do not use this field to write an error handler.	String (255)
ics_rcode	Status of the request. Possible values:	Integer (1)

**Response Fields (continued)**

Field	Description	Data Type & Length
	<ul style="list-style-type: none"><li>• <b>-1</b>: An error occurred.</li><li>• <b>0</b>: The request was declined.</li><li>• <b>1</b>: The request was successful.</li></ul>	
ics_rflag	One-word description of the result of the entire request. See <a href="#">Response Flags (on page 29)</a> .	String (50)
ics_rmsg	Message that explains the response flag <b>ics_rflag</b> . Do not display this message to the customer, and do not use this field to write an error handler.	String (255)
merchant_ref_number	Order reference number or tracking number that you provided in the request. If you included multibyte characters in this field in the request, the returned value might include corrupted characters.	String (50)
personal_id	Personal ID number. Only returned if your account is configured to receive personally identifiable information (PII) such as a primary account number (PAN).	String (18)
request_id	Identifier for the request. This value is provided by Cybersource.	String (26)
ship_to_address_verification_status	Decrypted verification status for the shipping address. The verification status is determined by Visa Click to Pay. Possible values: <ul style="list-style-type: none"><li>• <b>FAILED</b></li><li>• <b>NOT_VERIFIED</b></li><li>• <b>VERIFIED</b></li></ul>	String (12)
ship_to_address1	Decrypted first line of the shipping address.	String (100)
ship_to_address2	Decrypted second line of the shipping address.	String (100)
ship_to_address3	Decrypted third line of the shipping address.	String (100)
ship_to_address4	Decrypted fourth line of the shipping address.	String (100)
ship_to_city	Decrypted city of the shipping address.	String (100)

**Response Fields (continued)**

Field	Description	Data Type & Length
ship_to_country	Decrypted country of the shipping address. For possible values, see <a href="#">ISO Standard Country Codes</a> .	String (2)
ship_to_default	Status of the default shipping address. Determines whether it is flagged as the default shipping address by the customer. Possible values: <ul style="list-style-type: none"><li>• <b>Y</b>: This shipping address is the customer's default shipping address.</li><li>• <b>N</b>: This shipping address is not the customer's default shipping address.</li></ul>	String (1)
ship_to_id	Decrypted identifier for the shipping address. This value is generated by Visa Click to Pay.	String (36)
ship_to_name	Decrypted name of the recipient.	String (256)
ship_to_phone	Decrypted phone number for the shipping address.	String (30)
ship_to_point_of_reference	In some countries, such as Mexico and India, it is common for you to ask for a point of reference or landmark for the billing or shipping address. For example, "Across the street from the grocery store."	String (140)
ship_to_state	Decrypted state or province of the shipping address. For possible values, see <a href="#">State, Province, and Territory Codes for the United States and Canada</a> .	String (3)
ship_to_zip	Decrypted postal code for the shipping address. Consists of 5 to 9 digits.	String (100)
vc_account_email	Decrypted email associated with customer's Visa Click to Pay account.	String (265)
vc_account_encrypted_id	Encrypted login ID for customer's Visa Click to Pay account.	String (100)
vc_account_firstname	Decrypted first name from the login information for customer's Visa Click to Pay account.	String (265)
vc_account_fullname	Visa Click to Pay customer's full name.	String (256)
vc_account_lastname	Decrypted last name from the login information for customer's Visa Click to Pay account.	String (265)

**Response Fields (continued)**

<b>Field</b>	<b>Description</b>	<b>Data Type &amp; Length</b>
vc_account_login_name	Decrypted login name for customer's Visa Click to Pay account.	String (128)
vc_age_of_account	Number of days since the Visa Click to Pay account was created.	Numeric (9)
vc_alternate_shipping_address_country_code	Decrypted country code for the alternate shipping address.	String (2)
vc_alternate_shipping_address_postal_code	Decrypted postal code for the alternate shipping address.	String (10)
vc_avs_code_raw	Decrypted raw (unmapped) AVS code provided by Visa Click to Pay.	String (10)
vc_billing_address_additional_location	Additional location from the first line of the billing address. In countries such as Mexico and India, Visa Click to Pay obtains additional location information as a separate line item from the customer.	String (100)
vc_billing_address_street_name	Street name from the first line of the billing address. In countries, such as Mexico and India, Visa Click to Pay obtains street information as a separate line item from the customer.	String (116)
vc_card_art0 through vc_card_artN	Groups of card art information. Card art groups are constructed the same way offers are constructed. Any number of Visa Click to Pay card art groups can be included in the encrypted payment data. For descriptions of the card-art fields, see <a href="#">Card Art Response Fields (SCMP) (on page 25)</a> .  Format: vc_card_artN=file_name:<value>^height:<value>^width:<value>	String (no maximum length)
vc_card_first_name	Customer's first name as printed on the card.	String (256)
vc_card_group	Decrypted card group. Possible values: <ul style="list-style-type: none"><li>• <a href="#">CREDIT</a></li><li>• <a href="#">DEBIT</a></li><li>• <a href="#">DEBIT/CREDIT</a></li></ul>	String (12)

## Response Fields (continued)

Field	Description	Data Type & Length
vc_card_last_name	Customer's last name as printed on the card.	String (256)
vc_card_type	Decrypted card type. Possible values: <ul style="list-style-type: none"> <li>• AMEX</li> <li>• DISCOVER</li> <li>• MASTERCARD</li> <li>• VISA</li> </ul>	String (10)
vc_card_verification_status	Decrypted verification status for the card. Possible values: <ul style="list-style-type: none"> <li>• FAILED</li> <li>• NOT_VERIFIED</li> <li>• VERIFIED</li> </ul>	String (12)
vc_creation_time_stamp	Decrypted time stamp for the creation of the Visa Click to Pay order. Format: Unix time, which is also called <i>epoch time</i> .	String (20)
vc_custom_data0 through vc_custom_dataN	<p>Custom data name-value pairs that you define. You can define up to 100 Visa Click to Pay custom data name-value pairs to include in encrypted payment data. Use the name and value fields to define your custom data name-value pairs. For descriptions of the custom data fields, see <a href="#">Custom Data Response Fields (SCMP) (on page 26)</a>.</p> <p>Format:  vc_custom_dataN=name:&lt;value&gt;^value:&lt;value&gt;  where <i>N</i> equals the name-value pair number (0 to 99) and <i>value</i> equals the values you define for the name and value fields of a name-value pair.</p> <p>Examples:</p> <pre>vc_custom_data0=name:&lt;lastname&gt;^value:&lt;Smith&gt;</pre> <pre>vc_custom_data1=name:&lt;firstname&gt;^value:&lt;Jane&gt;</pre>	String (1024 for the name-value pair; the combined name and value fields)

## Response Fields (continued)

Field	Description	Data Type & Length
	<code>vc_custom_data2=name:&lt;company&gt;^value:&lt;Foster City Flowers&gt;</code>	
vc_cvn_code_raw	Decrypted raw (unmapped) CVN code provided by Visa Click to Pay.	String (10)
vc_discount_amount	Decrypted discount amount that you provided to Visa Click to Pay.	Decimal (7)
vc_eci	<p>Decrypted e-commerce indicator. Visa Click to Pay generates this value.</p> <p>Possible values for Visa, American Express, and JCB:</p> <ul style="list-style-type: none"> <li>• <code>05</code>: Card issuer is liable.</li> <li>• <code>06</code>: Card issuer is liable.</li> <li>• <code>07</code>: You are liable.</li> </ul> <p>Possible values for Mastercard:</p> <ul style="list-style-type: none"> <li>• <code>01</code>: You are liable.</li> <li>• <code>02</code>: Card issuer is liable.</li> </ul>	String (20)
vc_eci_raw	<p>Decrypted raw (unmapped) e-commerce indicator. Visa Click to Pay generates this value.</p> <p>Possible values for Visa, American Express, and JCB:</p> <ul style="list-style-type: none"> <li>• <code>05</code>: Card issuer is liable.</li> <li>• <code>06</code>: Card issuer is liable.</li> <li>• <code>07</code>: You are liable.</li> </ul> <p>Possible values for Mastercard:</p> <ul style="list-style-type: none"> <li>• <code>01</code>: You are liable.</li> <li>• <code>02</code>: Card issuer is liable.</li> </ul>	String (no maximum length)
vc_expired_card	Expiration status of the card used for the Visa Click to Pay payment. Possible values:	String (1)

**Response Fields (continued)**

Field	Description	Data Type & Length
	<ul style="list-style-type: none"><li>• <b>Y</b>: This card is an expired card.</li><li>• <b>N</b>: This card is not an expired card.</li></ul>	
vc_gift_wrap_amount	Decrypted gift wrap amount that you provided to Visa Click to Pay.	Decimal (7)
vc_issuer_id	Decrypted issuer ID.	String (100)
vc_merchant_reference_id	Decrypted tracking number for the Visa Click to Pay order. You provide this value to Visa Click to Pay.	String (100)
vc_new_user	Status of the user at the time of checkout. Possible values are: <ul style="list-style-type: none"><li>• <b>Y</b>: This card is a new user.</li><li>• <b>N</b>: This card is not a new user.</li></ul>	String (1)
vc_name_on_card	Decrypted name that is on the credit card.	String (256)
vc_pares_status	Decrypted payer authentication result enrollment status. Visa Click to Pay generates this value. Possible values: <ul style="list-style-type: none"><li>• <b>A</b>: Proof of authentication attempt was generated.</li><li>• <b>N</b>: Customer failed or canceled authentication. Transaction denied.</li><li>• <b>U</b>: Authentication not completed regardless of the reason.</li><li>• <b>Y</b>: Customer was successfully authenticated.</li></ul>	String (1)
vc_pares_time_stamp	Decrypted time stamp for the payer authentication result. Visa Click to Pay generates this value. Format: Unix time, which is also called <i>epoch time</i> .	String (no maximum length)
vc_payment_instrument_id	Decrypted unique internal ID associated with the payment instrument. Visa Click to Pay generates this value.	String
vc_payment_instrument_nickname	Decrypted name that the customer assigned to the payment instrument.	String (100)

**Response Fields (continued)**

<b>Field</b>	<b>Description</b>	<b>Data Type &amp; Length</b>
vc_promotion_code	Decrypted promotion code that you provided to Visa Click to Pay.	String (100)
vc_risk_advice	Decrypted risk advice to use with your fraud model. Visa Click to Pay provides the risk advice. Possible values: <ul style="list-style-type: none"><li>• <b>HIGH</b>: Higher than medium level of risk anticipated.</li><li>• <b>LOW</b>: Lower than medium level of risk anticipated.</li><li>• <b>MEDIUM</b>: Medium level of risk anticipated.</li><li>• <b>UNAVAILABLE</b>: No information available.</li></ul>	String (11)
vc_risk_score	Decrypted risk score to use with your fraud model. Visa Click to Pay provides the risk score. Possible values: <ul style="list-style-type: none"><li>• <b>0</b> through <b>99</b>. A value of <b>0</b> indicates that a risk score is not available.</li><li>• For values <b>1</b> through <b>99</b>, a higher score indicates a higher perceived risk.</li></ul>	Positive Integer (2)
vc_shipping_address_additional_location	Additional location from the first line of the shipping address. In countries such as Mexico and India, Visa Click to Pay obtains street information as a separate line item from the customer.	String (116)
vc_shipping_address_street_name	Street name from the first line of the shipping address. In countries such as Mexico and India, Visa Click to Pay obtains street information as a separate line item from the customer.	String (116)
vc_shipping_handling_amount	Decrypted shipping and handling amount that you provided to Visa Click to Pay.	Decimal (7)
vc_subtotal_amount	Decrypted subtotal amount that you provided to Visa Click to Pay.	Decimal (7)
vc_tax_amount	Decrypted tax amount that you provided to Visa Click to Pay.	Decimal (20)

## Response Fields (continued)

Field	Description	Data Type & Length
vc_total_purchase_amount	Decrypted total purchase amount that you provided to Visa Click to Pay.	Decimal (7)
vc_uncategorized_amount	Decrypted amount of uncategorized charges that you provided to Visa Click to Pay.	Decimal (20)
vc_veres_enrolled	Decrypted verification response enrollment status. Visa Click to Pay generates this value. Possible values: <ul style="list-style-type: none"><li>• <b>N</b>: Card not enrolled.</li><li>• <b>U</b>: Unable to authenticate regardless of the reason.</li><li>• <b>Y</b>: Card enrolled. Authentication available.</li></ul>	String (1)
vc_veres_time_stamp	Decrypted time stamp for the verification response. Visa Click to Pay generates this value. Format: Unix time, which is also called <i>epoch time</i> .	String (no maximum length)
vc_wallet_reference_id	Decrypted order identifier. This value is generated by Visa Click to Pay.	String (100)
vc_xid	Decrypted transaction identifier. Visa Click to Pay generates this value.	String (40)

## Card Art Response Fields

The fields in the following table are included in groups of card art information. Card art groups are constructed the same way offers are constructed. Any number of Visa Click to Pay card art groups can be included in the encrypted payment data. For the format of a card art group, see the description for **vc\_card\_art0** through **vc\_card\_artN** in [Response Fields \(on page 15\)](#).

### Card Art Response Fields

Field	Description	Data Type & Length
file_name	Decrypted URL, including file name, for the card art. Visa Click to Pay provides the card art values.	String (100)
height	Decrypted height for the card art in pixels. Possible values: <ul style="list-style-type: none"><li>• <b>1</b> through <b>4096</b>. Visa Click to Pay provides the card art values.</li></ul>	Positive Integer (4)

### Card Art Response Fields (continued)

Field	Description	Data Type & Length
width	Decrypted width for the card art in pixels. Possible values: <ul style="list-style-type: none"><li>• 1 through 4096. Visa Click to Pay provides the card art values.</li></ul>	Positive Integer (4)

## Custom Data Response Fields

You can define up to 100 name-value pairs of Visa Click to Pay custom data values to include in encrypted payment data. Use the name and value fields described in the following table to define your custom data name-value pairs. For the format of a custom data field, see the description for `vc_custom_data0` through `vc_custom_dataN` in [Response Fields \(on page 15\)](#).

### Custom Data Response Fields

Field	Description	Data Type & Length
name	Name for the name-value pair.  For example, if including the last name of a person for a name-value pair, specify <b>lastname</b> for the name as shown in the following example: <code>vc_custom_data0=name:&lt;lastname&gt;^value:&lt;value&gt;</code>	String (1024 for the name-value pair; the combined name and value fields)
value	Value for the name-value pair.  For example, if you included <code>lastname</code> for the name value for a name-value pair, specify the person's last name for the value as shown in the following example: <code>vc_custom_data0=name:&lt;lastname&gt;^value:&lt;Smith&gt;</code>	String (1024 for the name-value pair; the combined name and value fields)

# SCMP API Examples

## Visa Click to Pay Data Request

```
ics_applications=ics_get_visa_checkout_data
merchant_id=Foster_City_Flowers
merchant_ref_number=123456
payment_solution=visacheckout
vc_order_id=335161017227386762
```

## Visa Click to Pay Data Response

```
bill_address1=100 Main Street
bill_address2=Suite 1234
bill_city=Foster City
bill_country=US
bill_state=CA
bill_zip=94404
card_prefix=987654
card_suffix=1111
currency=USD
customer_cc_expmo=09
customer_cc_expyr=2018
customer_cc_number=4111111111111111
customer_name=Jane Smith
customer_phone=6501234567
get_visa_checkout_data_rcode=1
get_visa_checkout_data_rflag=SOK
get_visa_checkout_data_rmsg= Request was processed successfully.
ics_rcode=1
ics_rflag=SOK
ics_rmsg=Request was processed successfully.
merchant_ref_number=123456
request_id=4067382331040172491847
ship_to_address_verification_status=VERIFIED
ship_to_address1=100 Main Street
ship_to_address2=Suite 1234
ship_to_city=Foster City
ship_to_country=US
ship_to_id=jz0l2LMWLobl8IEcNuSBj0J9uO2zSsNx1ETZGjPI
ship_to_name=Jane Smith
ship_to_phone=6501234567
ship_to_state=CA
ship_to_zip=94404
vc_account_email=jsmith@example.com
vc_account_encrypted_id=nIP17vnm6EZj+n10rjEK55G+LiPMqn1DKX48B8GzXDY
```

```
vc_account_firstname=Jane
vc_account_lastname=Smith
vc_account_login_name=jsmith@example.com
vc_alternate_shipping_address_country_code=US
vc_alternate_shipping_address_postal_code=94404
vc_avs_code_raw=Y
vc_card_art0=file_name:https://secure.checkout.visa.com/CardArt/uWOvgF
  oQISxPh.png^width:164^height:105
vc_card_group=CREDIT
vc_card_type=VISA
vc_card_verification_status=VERIFIED
vc_creation_time_stamp=1406568920102
vc_cvn_code_raw=M
vc_discount_amount=1
vc_gift_wrap_amount=2
vc_issuer_id=null
vc_merchant_reference_id=Order12345
vc_name_on_card=Jane Smith
vc_payment_instrument_id=XNLbQ16j8hxholOVMq5skxNn6GUDPYDTqRgdWpb3kbb
vc_payment_instrument_nick_name=Business Credit Card
vc_promotion_code=SUMMER SALE 123
vc_risk_advice=LOW
vc_risk_score=0
vc_shipping_handling_amount=2
vc_subtotal_amount=10
vc_tax_amount=1
vc_total_purchase_amount=16
vc_uncategorized_amount=2
vc_wallet_reference_id=2kd941cjksf04vcoqasdpde90trk
```

# Response Flags

Table 7 (on page 29) lists the response flags returned by the SCMP API for Visa Click to Pay. See [Getting Started with Cybersource Advanced for the SCMP API](#) for a discussion of response codes, response flags, and response messages.



**Important:** Because Cybersource can add response fields, response codes, and response flags at any time:

- You must parse the response data according to the names of the fields instead of the field order in the response. For more information about parsing response fields, see the documentation for your client.
- Your error handler should be able to process new response codes and response flags without problems.
- Your error handler should use the **ics\_rcode** field to determine the result if it receives a response flag that it does not recognize.

## Response Flags

Response Flag	Description
SOK	Transaction was successful.

# Supported Countries, Regions, and Payment Currencies

The following table identifies the countries, regions, and associated currencies from which payments are accepted:

Country or Region	Currency	Code
Argentina	Argentine peso	ARS
Australia	Australian dollar	AUD
Canada	Canadian dollar	CAD
Chile	Chilean peso	CLP
China Mainland	Chinese yuan renminbi	CNY
Colombia	Columbian peso	COP
France	Euro	EUR
Hong Kong	Hong Kong dollar	HKD
India	Indian rupee	INR
Ireland	Euro	EUR
Kuwait	Kuwaiti dinar	KWD
Malaysia	Malaysian ringgit	MYR
Mexico	Mexican peso	MXN
New Zealand	New Zealand dollar	NZD
Peru	Peruvian nuevo sol	PEN
Poland	Euro	EUR
Qatar	Qatari rial	QAR
Saudi Arabia	Saudi Arabian riyal	SAR
Singapore	Singapore dollar	SGD
South Africa	South African rand	ZAR
Spain	Euro	EUR
Ukraine	Ukrainian hryvnia	UAH
United Arab Emirates	United Arab Emirates dirham	AED
United Kingdom	British pound sterling	GBP

<b>Country or Region</b>	<b>Currency</b>	<b>Code</b>
United States of America	United States dollar	USD