

Payouts

Using the Simple Order API

May 2019

CyberSource[®]
the power of payment

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>.

Copyright

© 2019 CyberSource Corporation. All rights reserved. CyberSource Corporation ("CyberSource") furnishes this document and the software described in this document under the applicable agreement between the reader of this document ("You") and CyberSource ("Agreement"). You may use this document and/or software only in accordance with the terms of the Agreement. Except as expressly set forth in the Agreement, the information contained in this document is subject to change without notice and therefore should not be interpreted in any way as a guarantee or warranty by CyberSource. CyberSource assumes no responsibility or liability for any errors that may appear in this document. The copyrighted software that accompanies this document is licensed to You for use only in strict accordance with the Agreement. You should read the Agreement carefully before using the software. Except as permitted by the Agreement, You may not reproduce any part of this document, store this document in a retrieval system, or transmit this document, in any form or by any means, electronic, mechanical, recording, or otherwise, without the prior written consent of CyberSource.

Restricted Rights Legends

For Government or defense agencies. Use, duplication, or disclosure by the Government or defense agencies is subject to restrictions as set forth the Rights in Technical Data and Computer Software clause at DFARS 252.227-7013 and in similar clauses in the FAR and NASA FAR Supplement.

For civilian agencies. Use, reproduction, or disclosure is subject to restrictions set forth in subparagraphs (a) through (d) of the Commercial Computer Software Restricted Rights clause at 52.227-19 and the limitations set forth in CyberSource Corporation's standard commercial agreement for this software. Unpublished rights reserved under the copyright laws of the United States.

Trademarks

Authorize.Net, eCheck.Net, and The Power of Payment are registered trademarks of CyberSource Corporation.

CyberSource, CyberSource Payment Manager, CyberSource Risk Manager, CyberSource Decision Manager, and CyberSource Connect are trademarks and/or service marks of CyberSource Corporation.

All other brands and product names are trademarks or registered trademarks of their respective owners.

Contents

[Recent Revisions to This Document](#) 5

[About This Guide](#) 7

[Audience and Purpose](#) 7

[Conventions](#) 7

[Related Documents](#) 8

[Customer Support](#) 8

Chapter 1 [Using Payouts](#) 9

[Requirements and Limitations](#) 10

[Supporting Networks](#) 10

[Supported Processor and Card Types](#) 11

[Performing a Payout](#) 11

[Creating an OCT Request](#) 11

[Testing the OCT Service](#) 12

Chapter 2 [Optional Features](#) 14

[BIN Lookup](#) 14

[Payment Tokenization](#) 14

Appendix A [API Fields](#) 15

[Formatting Restrictions](#) 15

[Data Type Definitions](#) 15

[OCT Request Fields](#) 16

[OCT Reply Fields](#) 22

Appendix B Examples 25

Name-Value Pair Examples 25

XML Examples 26

Appendix C Business Application Identifiers (BAIs) 28

Appendix D Reason Codes 29

Appendix E Processor Response Codes 31

Recent Revisions to This Document

Release	Changes
May 2019	Added test payment card numbers. See "Testing the OCT Service," page 12.
April 2019	All processors: added support for the BIN lookup service. See "BIN Lookup," page 14.
July 2018	<p>All processors:</p> <ul style="list-style-type: none"> ■ Changed the card_cardType field to optional for the OCT service. See "OCT Request Fields," page 16. ■ Replaced recipient_name with recipient_firstName and recipient_lastName in Example 1, "OCT Request," on page 25 and Example 3, "OCT Request," on page 26. <p>FDC Compass: changed the maximum length for the sender_name field to 24. See "OCT Request Fields," page 16.</p>
June 2018	<p>Updated the following field descriptions in "OCT Request Fields," page 16:</p> <ul style="list-style-type: none"> ■ card_accountNumber ■ card_cardType ■ card_expirationMonth ■ card_expirationYear ■ recurringSubscriptionInfo_subscriptionID ■ sender_sourceOfFunds <p>Added reason code 153 to Appendix D, "Reason Codes," on page 29.</p>

Release	Changes
January 2018	<p>Added a new section. See "Supported Processor and Card Types," page 11.</p> <p>Added the following request fields:</p> <ul style="list-style-type: none"> ■ recipient_address ■ recipient_city ■ recipient_country ■ recipient_dateOfBirth ■ recipient_firstName ■ recipient_lastName ■ recipient_middileInitial ■ recipient_phoneNumber ■ recipient_postalCode ■ recipient_state ■ sender_firstName ■ sender_lastName ■ sender_middleInitial ■ sender_phoneNumber <p>Added a new appendix. See "Business Application Identifiers (BAIs)," page 28.</p>
April 2017	<p>Changed the product name from <i>Fast Payments</i> to <i>CyberSource Payouts</i>.</p> <p>Renamed this document <i>Payouts Using the Simple Order API</i>.</p> <p>Changed references to credit cards to payment card accounts.</p> <p>Updated the requirements. See "Requirements and Limitations," page 10.</p> <p>Updated descriptions of the supporting networks. See "Supporting Networks," page 10.</p> <p>Updated the description for the field invoiceHeader_businessApplicationID. See Table 6, "OCT Request Fields," on page 16.</p> <p>Updated the requirement for the field purchaseTotals_grandTotalAmount. See Table 6, "OCT Request Fields," on page 16.</p> <p>Updated the data type for the sender_accountNumber and sender_referenceNumber fields. See Table 6, "OCT Request Fields," on page 16.</p> <p>Added the following reply fields:</p> <ul style="list-style-type: none"> ■ feeProgramIndicator ■ recipient_billingAmount ■ recipient_billingConversionRate ■ recipient_billingCurrency <p>See Table 7, "OCT Reply Fields," on page 22.</p> <p>Updated the examples. See "Examples," page 25.</p>

About This Guide

Audience and Purpose

This guide is written for developers who want to use the CyberSource Simple Order API to integrate CyberSource Payouts services into their transaction management system.

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

Conventions

The following special statements are used in this document:



Note

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



Important

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

The following text conventions are used in this document:

Table 1 Text Conventions

Convention	Meaning
boldface	<ul style="list-style-type: none"> ■ API field names ■ API service names ■ Graphical user interface elements that you must act upon
Screen text	Code in examples or possible values for API fields

Related Documents

- *Getting Started with CyberSource Advanced for the Simple Order API* ([PDF](#) | [HTML](#)) describes how to get started using the Simple Order API.
- *Credit Card Services Using the Simple Order API* ([PDF](#) | [HTML](#)) describes how to integrate CyberSource payment processing services into your business.
- *BIN Lookup Service Using the Simple Order API*

Refer to the Support Center for complete CyberSource technical documentation:

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

Customer Support

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

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

Using Payouts

CyberSource Payouts is a funds-transfer service that enables an originator to send funds on behalf of itself, merchants, or customers to a recipient's payment account using an Original Credit Transaction (OCT). An originator is a merchant, government entity, or corporation with a merchant account from an acquiring bank. The funds are made available to the recipient as quickly as within 30 minutes or a maximum of two business days, depending on the recipient's issuing bank.

You can implement Payouts services as part of the following types of business flows:

- Credit card bill payment: originator enables customers to pay a credit card bill.



Note

Credit card bill payments are not the same as Visa Bill Pay.

- Funds disbursements: originator sends funds to a recipient's payment card account.
- Money transfer: originator enables customers to send funds to their own payment card account or to another person's payment card account.
- Prepaid load: originator enables customers to load or reload funds to an eligible reloadable prepaid card.

No merchant goods are involved in Payouts transactions.



Note

To enable a person-to-person money transfer, you first withdraw funds from the account the sender is using to fund the transaction. One option for withdrawing funds from a card account or debit account with a linked payment card is using an Account Funding Transaction (AFT). Currently, the Payouts service does not support AFTs.



Important

You must screen senders and recipients against relevant watch lists according to local laws and be compliant with all anti-money-laundering and know-your-customer regulations.

Requirements and Limitations

- You must obtain approval from your acquirer for requesting this type of transaction.
- You must use the appropriate merchant category code depending on the business flow:
 - For all OCT transactions except for money transfers, use your merchant category code.
 - For money transfer OCT transactions, use 6012 or 4829.
- The supported recipient card types are Visa and Mastercard.
- For money transfers, the amount must be less than or equal to 2,500 USD, unless otherwise noted.
- For all other transactions, the amount must be less than or equal to 50,000 USD, unless otherwise noted.



Note

Amount limits may differ as required by local laws and regulations, and limitations imposed by your acquirer. Contact your acquirer for more information.

Supporting Networks

The following networks support the OCT service:

- **Visa:** Visa Direct is the program of enhanced message types for depositing funds to a card account (OCT). It also provides a mechanism to provide the deposit funds for an OCT by withdrawing the funds from a card account (AFT). Visa Direct also provides the processes, policies, and underlying operating regulations and mandates for issuers and acquirers. Currently, CyberSource Payouts does not support AFTs.
- **Mastercard:** Mastercard Send is the program used for funds transfer to Mastercard products. Mastercard Send enables customers to move funds quickly and safely—to friends and family or to their own Mastercard card accounts—and receive disbursements from businesses and governments, leveraging the trusted and reliable Mastercard Network. Currently, Mastercard is supported only as a recipient card type.

Supported Processor and Card Types

Table 2 Processor Supported by CyberSource for Payouts

Processor	Recipient Card Types
FDC Compass	<ul style="list-style-type: none"> ■ Visa ■ Mastercard

Performing a Payout

To send a payment to a recipient's payment account, use the OCT service.

Creating an OCT Request

- Step 1** Set the `octService_run` field to `true`.
- Step 2** Include the following required fields in the request:
- `card_accountNumber`
 - `card_cardType`
 - `card_expirationMonth`
 - `card_expirationYear`
 - `invoiceHeader_businessApplicationID`
 - `invoiceHeader_merchantDescriptorCity`
 - `merchantID`
 - `merchantReferenceCode`
 - `octService_run`
 - `purchaseTotals_currency`
 - `purchaseTotals_grandTotalAmount`
 - `recipient_firstName`
 - `recipient_lastName`
 - `sender_accountNumber`: optional for funds disbursement.
 - `sender_address`
 - `sender_city`
 - `sender_country`
 - `sender_name`
 - `sender_referenceNumber`

- sender_sourceOfFunds
- sender_state

See [Table 6, "OCT Request Fields,"](#) on page 16 for:

- Detailed descriptions of the required OCT request fields
- Optional OCT request fields

Step 3 Do not include any other services in the OCT request.

Testing the OCT Service

Use the payment card numbers in the following tables to test the OCT service. Do not use real payment card numbers. Remove spaces when sending to CyberSource.

Table 3 Visa Test Payment Card Numbers

Card Type	Card Number	CVV	Expiration Date
Credit card	4111 1111 1111 1110	—	—
Credit card	4487 9720 0000 0010	—	—
Credit card	4957 0304 2021 0490	—	—
Debit card	4622 9410 0000 0000	973	12/2022
Debit card	4622 9411 0000 0000	166	12/2022
Debit card	4622 9411 0000 0010	916	12/2022
Debit card	4622 9411 0000 0020	142	12/2022
Debit card	4622 9411 0000 0030	109	12/2022
Debit card	4622 9411 0000 0040	932	12/2022
Debit card	4622 9411 0000 0050	177	12/2022
Debit card	4622 9411 0000 0060	286	12/2022
Debit card	4622 9411 0000 0070	860	12/2022
Debit card	4622 9411 0000 0080	948	12/2022
Debit card	4622 9411 0000 0090	567	12/2022
Debit card	4895 2500 0000 0000	482	12/2022
Debit card	4895 3700 3000 0010	199	12/2022
Prepaid card	4895 2800 0000 0000	153	12/2022
Prepaid card	4895 2811 0000 0000	108	12/2022
Prepaid card	4895 2811 0000 0010	516	12/2022
Prepaid card	4895 2811 0000 0020	414	12/2022
Prepaid card	4895 2811 0000 0030	425	12/2022

Table 3 Visa Test Payment Card Numbers (Continued)

Card Type	Card Number	CVV	Expiration Date
Prepaid card	4895 2811 0000 0040	383	12/2022
Prepaid card	4895 2811 0000 0050	520	12/2022
Prepaid card	4895 2811 0000 0060	164	12/2022
Prepaid card	4895 2811 0000 0070	741	12/2022
Prepaid card	4895 2811 0000 0080	350	12/2022
Prepaid card	4895 2811 0000 0090	656	12/2022
Prepaid card	4895 3100 0000 0000	865	12/2022
Prepaid card	4895 3200 0000 0000	950	12/2022

Table 4 Mastercard Test Payment Card Numbers

Card Number
5033 9619 8915 0167
5033 9619 8900 0000 411
5868 2416 0825 5333 38

Optional Features

BIN Lookup

The bank identification number (BIN) lookup service provides information about a payment card account based on the first six digits of the account number. Request the BIN lookup service before processing a Payouts transaction.

For more information about the BIN lookup service, see *BIN Lookup Service Using the Simple Order API* ([PDF](#) | [HTML](#)).

Payment Tokenization

**Note**

Payment network tokenization and *CyberSource payment tokenization* are not the same feature.

- With payment network tokenization, the token is created by a token service provider and can be used throughout the financial network.
- With CyberSource payment tokenization, the token is created by CyberSource and can be used only with CyberSource services.

When you use payment tokenization, you can process an OCT by using information that is stored in a recipient's profile. CyberSource uses the payment token, which is also called a *subscription ID*, to reference the recipient's profile information in the CyberSource database. Instead of providing the payment card number, card type, and expiration date fields that are normally required for an OCT, set the value of the subscription ID field in the OCT request to the value of the payment token.

For information about obtaining a payment token using Secure Acceptance, see the [Secure Acceptance Hosted Checkout Integration Guide](#).

For information about obtaining a payment token using the Simple Order API, see [Token Management Service Using the Simple Order API](#).

API Fields

Formatting Restrictions

Unless otherwise noted, all field names are case sensitive and all fields accept special characters such as @, #, and %.

Data Type Definitions

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

Table 5 Data Type Definitions

Data Type	Description
Integer	Whole number {..., -3, -2, -1, 0, 1, 2, 3, ...}
String	Sequence of letters, numbers, spaces, and special characters

OCT Request Fields

Table 6 OCT Request Fields

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
card_accountNumber	Customer's payment card number. This field is not required when using a CyberSource payment token. See " Payment Tokenization ," page 14.	octService (See the field description.)	String with numbers only (20)
card_cardType	Type of card for the account that will receive funds. Possible values: <ul style="list-style-type: none"> ■ 001: Visa ■ 002: Mastercard 	octService (O)	String (3)
card_expirationMonth	Two-digit month in which the payment card expires. Format: MM. Possible values: 01 through 12. This field is not required when using a CyberSource payment token. See " Payment Tokenization ," page 14.	octService (See the field description.)	String with numbers only (2)
card_expirationYear	Four-digit year in which the payment card expires. Format: YYYY. This field is not required when using a CyberSource payment token. See " Payment Tokenization ," page 14.	octService (See the field description.)	String with numbers only (4)
invoiceHeader_ businessApplicationID	Payouts transaction type Required for OCT transactions. For a list of valid values, see Appendix C, "Business Application Identifiers (BAIs)" , on page 28. This field is a <i>pass-through</i> , which means that CyberSource does not verify the value or modify it in any way before sending it to the processor. Note When the request includes this field, this value overrides the information in your CyberSource account.	octService (See the field description.)	String (2)

Table 6 OCT Request Fields (Continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
invoiceHeader_ merchantDescriptor	<p>Merchant description that is displayed on the cardholder's statement.</p> <p>Credit Card Bill Payment The name of the originator providing the credit card bill payment service.</p> <p>Funds Disbursement The name of the originator sending the funds disbursement.</p> <p>Money Transfer The name of the customer sending the funds.</p> <p>Prepaid Load The name of the load partner providing the reload service.</p>	octService (O)	String (22)
invoiceHeader_ merchantDescriptorCity	<p>This value might be displayed on the cardholder's statement.</p> <p>The only value supported for OCT transactions is <code>Visa Direct</code>.</p>	octService (R)	String (13)
invoiceHeader_ merchantDescriptor Country	<p>Country code for your business location. Use the standard ISO Standard Country Codes.</p> <p>This value might be displayed on the cardholder's statement.</p> <p>When you do not include this value in your authorization request, CyberSource uses the merchant country from your CyberSource account.</p> <p>Important This value must consist of English characters.</p>	octService (O)	String (2)
merchantID	Your CyberSource merchant ID. Use the same merchant ID for evaluation, testing, and production.	octService (R)	String (30)
merchantReference Code	Merchant-generated transaction reference or tracking number. 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 transactions, see Getting Started with CyberSource Advanced for the Simple Order API .	octService (R)	String (50)

Table 6 OCT Request Fields (Continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
octService_ commerceIndicator	Type of transaction. Possible value for Payouts transactions: <ul style="list-style-type: none"> ■ internet For details about this value, see Credit Card Services Using the Simple Order API .	octService (O)	String (13)
octService_run	Whether to include octService in your request. Possible values: <ul style="list-style-type: none"> ■ true: include the service in your request. ■ false (default): do not include the service in your request. 	octService (R)	String (5)
purchaseTotals_ currency	Currency for the transaction. For the possible values, see the ISO Standard Currency Codes .	octService (R)	String (5)
purchaseTotals_ grandTotalAmount	Grand total for the transaction. This value cannot be negative. You can include a decimal point (.), but you cannot include any other special characters. CyberSource truncates the amount to the correct number of decimal places. <p>Money Transfer The amount must be less than or equal to 2,500 USD unless otherwise noted.</p> <p>All Other Transactions The amounts must be less than or equal to 50,000 USD unless otherwise noted.</p> <p>Note Amount limits differ as required by local laws and regulations and limitations imposed by your acquirer. Contact your acquirer for more information.</p>	octService (R)	String (15)
recipient_address	Street address of the recipient.	octService (O)	String (50)
recipient_city	City of the recipient.	octService (O)	String (25)
recipient_country	Country associated with the address of the recipient.	octService (O)	String (2)
recipient_dateOfBirth	Date of birth of the recipient. CyberSource formats the date of birth value from the incoming YYYYMMDD format to Compass-specific MMDDYYYY format.	octService (O)	String with numbers only (8)
recipient_firstName	First name of the recipient.	octService (R)	String (35)
recipient_lastName	Last name of the recipient.	octService (R)	String (35)

Table 6 OCT Request Fields (Continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
recipient_middleInitial	Middle initial of the recipient.	octService (O)	String (1)
recipient_phoneNumber	Phone number of the recipient.	octService (O)	String with numbers only (20)
recipient_postalCode	Postal code of the recipient.	octService (O)	String (10)
recipient_state	State or province of the recipient.	octService (O)	String (2)
recurringSubscriptionInfo_subscriptionID	CyberSource payment token. When you include this field in your request, the following fields are optional: <ul style="list-style-type: none"> ■ card_accountNumber ■ card_cardType ■ card_expirationMonth ■ card_expirationYear See "Payment Tokenization," page 14.	octService (O)	String (26)
sender_accountNumber	The account number of the entity funding the transaction. It is the sender's account number. It can be a payment card account number or bank account number. <p>Funds Disbursement This field is optional.</p> <p>All Other Transactions This field is required when the sender funds the transaction with a payment card account number or bank account number.</p>	octService (See the field description.)	String with numbers only (20)
sender_address	Street address of sender. <p>Funds Disbursement This value is the address of the originator sending the funds disbursement.</p>	octService (O)	String (50)
sender_city	City of sender. <p>Funds Disbursement This value is the city of the originator sending the funds disbursement.</p>	octService (O)	String (25)
sender_country	Country of sender. Use the ISO Standard Country Codes . <p>Funds Disbursement This value is the country of the originator sending the funds disbursement.</p>	octService (O)	String (2)

Table 6 OCT Request Fields (Continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
sender_dateOfBirth	Date of birth of sender. CyberSource formats the date of birth value from the incoming YYYYMMDD format to Compass-specific MMDDYYYY format.	octService (O)	String with numbers only (8)
sender_firstName	First name of sender when the sender is an individual. When the sender is a business or government entity, use sender_name . Required only for the following person-to-person money transfer BAIs: <ul style="list-style-type: none"> ■ BI ■ PP ■ WT For a list of valid BAIs, see Appendix C, "Business Application Identifiers (BAIs)," on page 28 .	octService (See the field description.)	String (35)
sender_lastName	Last name of sender when the sender is an individual. When the sender is a business or government entity, use sender_name . Required only for the following person-to-person money transfer BAIs: <ul style="list-style-type: none"> ■ BI ■ PP ■ WT For a list of valid BAIs, see Appendix C, "Business Application Identifiers (BAIs)," on page 28 .	octService (See the field description.)	String (35)
sender_middleInitial	Middle initial of sender when the sender is an individual. When the sender is a business or government entity, use sender_name . For a list of valid BAIs, see Appendix C, "Business Application Identifiers (BAIs)," on page 28 .	octService (See the field description.)	String (1)

Table 6 OCT Request Fields (Continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
sender_name	<p>Name of sender when the sender is a business or government entity. When the sender is an individual, use sender_firstname and sender_lastname.</p> <p>Required for all BAIs except for the following person-to-person money transfer BAIs:</p> <ul style="list-style-type: none"> ■ BI ■ PP ■ WT <p>For a list of valid BAIs, see Appendix C, "Business Application Identifiers (BAIs)," on page 28.</p>	octService (See the field description.)	<p>FDC</p> <p>Compass: String (24)</p> <p>All other processors: String (30)</p>
sender_phoneNumber	<p>Phone number of sender.</p> <p>For person-to-person payments, this is the phone number of the sender.</p> <p>For merchant disbursements, this is the merchant's contact phone number.</p>	octService (O)	String with numbers only (20)
sender_postalCode	Postal code of sender.	octService (O)	String (10)
sender_referenceNumber	Reference number generated by you that uniquely identifies the sender.	octService (O)	String (19)
sender_sourceOfFunds	<p>Source of funds. Possible values:</p> <p>01: Credit card</p> <p>02: Debit card</p> <p>03: Prepaid card</p> <p>04: Deposit account</p> <p>05: Debit or deposit account that is not linked to a Visa card. Includes checking accounts, savings accounts, proprietary debit or ATM card accounts, and digital wallet accounts.</p> <p>06: Credit account that is not linked to a Visa card. Includes credit cards and proprietary lines of credit.</p> <p>Funds Disbursement</p> <p>This value is most likely 04 to identify that the originator used a deposit account to fund the disbursement.</p> <p>Credit Card Bill Payment</p> <p>This value must be 02, 03, 04, or 05.</p>	octService (R)	String with numbers only (2)

Table 6 OCT Request Fields (Continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
sender_state	State of sender. Use the State, Province, and Territory Codes for the United States and Canada .	octService (Required if sender_country is CA or US.)	String (2)

OCT Reply Fields

Table 7 OCT Reply Fields

Field	Description	Returned By	Data Type & Length
decision	Summarizes the result of the overall request. Possible values: <ul style="list-style-type: none"> ■ ACCEPT ■ ERROR ■ REJECT For details about these values, see the information about handling replies in Getting Started with CyberSource Advanced for the Simple Order API .	octReply	String (6)
feeProgramIndicator	Interchange reimbursement fee program indicator (FPI), which is used in assessing the fee applied to a cross-border or domestic Asia Pacific financial transaction. Acquirers and issuers retain and return the FPI value in chargebacks and representments.	octReply	String (3)
invalidField_0...N	Fields in the request that contained invalid data. For information about missing or invalid fields, see Getting Started with CyberSource Advanced for the Simple Order API . Note These reply fields are included as an aid to software developers only. Do not use these fields to interact with your customers.	octReply	String (100)
merchantReference Code	Transaction reference or tracking number that you provided in the request. If you included multi-byte characters in this field in the request, the returned value might include corrupted characters.	octReply	String (50)

Table 7 OCT Reply Fields (Continued)

Field	Description	Returned By	Data Type & Length
missingField_0...N	Required fields that were missing from the request. For information about missing or invalid fields, see Getting Started with CyberSource Advanced for the Simple Order API . Note These reply fields are included as an aid to software developers only. Do not use these fields to interact with your customers.	octReply	String (100)
octReply_amount	Transaction amount.	octReply	String (15)
octReply_approvalCode	Issuer-generated approval code for the transaction.	octReply	String (6)
octReply_paymentNetworkTransactionID	Network transaction identifier (TID). This value can be used to identify a specific transaction when you are discussing the transaction with your processor.	octReply	String (15)
octReply_processorResponse	Transaction status from the processor. See Appendix E, "Processor Response Codes," on page 31 .	octReply	String (10)
octReply_reasonCode	Numeric value corresponding to the result of the OCT service request. See Table 9, "OCT Reason Codes," on page 29 .	octReply	Integer (5)
octReply_reconciliationID	Reference number that you use to reconcile your CyberSource reports with your processor reports. See Getting Started with CyberSource Advanced for the Simple Order API for information about transaction tracking and reconciliation.	octReply	String (60)
octReply_requestDateTime	Date and time when the service was requested. Format: YYYY-MM-DDThh:mm:ssZ Example 2019-08-11T22:47:57Z equals August 11, 2019, at 22:47:57 (10:47:57 p.m.). The T separates the date and the time. The Z indicates UTC.	octReply	String (20)
purchaseTotals_currency	Currency used for the transaction. For the possible values, see the ISO Standard Currency Codes .	octReply	String (5)
reasonCode	Numeric value corresponding to the result of the overall request. See Table 9, "OCT Reason Codes," on page 29 .	octReply	Integer (5)

Table 7 OCT Reply Fields (Continued)

Field	Description	Returned By	Data Type & Length
recipient_billingAmount	Amount deposited on the recipient's card by the issuer.	octReply	String (15)
recipient_billingConversionRate	Conversion rate between the sender's currency and recipient's currency used by the issuer to deposit the funds into the recipient's account.	octReply	String (8)
recipient_billingCurrency	Currency used by the issuer to deposit the funds into the cardholder's account. For the possible values, see the ISO Standard Currency Codes .	octReply	String (3)
requestID	Identifier for the request.	octReply	String (26)

Examples

Name-Value Pair Examples

Example 1 OCT Request

```
merchantID=BigInsuranceCo123
merchantReferenceCode=482046C3A7E94F6
invoiceHeader_merchantDescriptorCity=Visa Direct
invoiceHeader_businessApplicationID=FD
purchaseTotals_currency=USD
purchaseTotals_grandTotalAmount=2500.00
card_accountNumber=4111111111111111
card_expirationMonth=12
card_expirationYear=2020
card_cardType=001
octService_run=true
octService_commerceIndicator=internet
recipient_firstName=John
recipient_lastName=Smith
sender_referenceNumber=CL-0001234567
sender_sourceOfFunds=04
sender_name=Big Insurance Company
sender_address=900 Metro Center Blvd
sender_city=Foster City
sender_state=CA
sender_postalCode=94040
sender_country=US
```

Example 2 OCT Reply

```
merchantReferenceCode=482046C3A7E94F5
requestID=0305782650000167905081
decision=ACCEPT
reasonCode=100
purchaseTotals_currency=USD
octReply_reasonCode=100
octReply_reconciliationID=94820975023471
octReply_processorResponse=00
octReply_approvalCode=831000
octReply_amount=2500.00
octReply_paymentNetworkTransactionID=012345678912345
```

XML Examples

Example 3 OCT Request

```

<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.135">
  <merchantID>BigInsuranceCo123</merchantID>
  <merchantReferenceCode>482046C3A7E94F6</merchantReferenceCode>
  <invoiceHeader>
    <merchantDescriptorCity>Visa Direct</merchantDescriptorCity>
    <businessApplicationID>FD</businessApplicationID>
  </invoiceHeader>
  <purchaseTotals>
    <currency>USD</currency>
    <grandTotalAmount>2500.00</grandTotalAmount>
  </purchaseTotals>
  <card>
    <accountNumber>4111111111111111</accountNumber>
    <expirationMonth>12</expirationMonth>
    <expirationYear>2020</expirationYear>
    <cardType>001</cardType>
  </card>
  <octService run="true">
    <commerceIndicator>internet</commerceIndicator>
  </octService>
  <recipient>
    <lastName>Smith</name>
    <firstName>William</name>
  </recipient>
  <sender>
    <referenceNumber>123ABC</referenceNumber>
    <sourceOfFunds>04</sourceOfFunds>
    <name>Big Insurance Company</name>
    <address>900 Metro Center Blvd</address>
    <city>Foster City</city>
    <state>CA</state>
    <postalCode>94040</postalCode>
    <country>US</country>
  </sender>
</requestMessage>

```

Example 4 OCT Reply

```
<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.135">
  <c:merchantReferenceCode>482046C3A7E94F5</c:merchantReferenceCode>
  <c:requestID>0305782650000167905081</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:purchaseTotals_currency>USD</c:purchaseTotals_currency>
  <c:octReply>
    <c:reasonCode>100</c:reasonCode>
    <c:requestDateTime>2017-10-23T23:24:32Z</c:requestDateTime>
    <c:reconciliationID>94820975023471</c:reconciliationID>
    <c:processorResponse>00</c:processorResponse>
    <c:approvalCode>831000</c:approvalCode>
    <c:amount>2500.00</c:amount>
    <c:paymentNetworkTransactionID>123456789012345</c:paymentNetworkTransactionID>
  </c:octReply>
</c:replyMessage>
```

Business Application Identifiers (BAIs)

A business application identifier (BAI) is a request value that you send in the `invoiceHeader_businessApplicationID` field.

Table 8 Business Application Identifiers

Identifier	Description
BB	Business-to-business supplier payments
BI	Bank-initiated, person-to-person money transfer (U.S. only)
FD	<ul style="list-style-type: none"> ■ Commission payments ■ Digital goods or games ■ Insurance payments ■ Loan disbursements ■ Lottery payouts ■ Shared economy ■ Non-government-initiated tax refund services such as tax preparation businesses
GD	<ul style="list-style-type: none"> ■ Government-initiated tax refunds ■ Government benefit and welfare disbursements
GP	Gambling payout other than online gambling
LO	Loyalty credits and rebates (not supported in European systems)
MD	Merchant or marketplace settlements (acquirers or aggregators settling to merchants)
OG	Online gambling payout
PD	Payroll or pension disbursement
PP	Person-to-person money transfer
WT	Wallet transfer (not supported in European systems)

Reason Codes

The following table describes the reason codes returned by the Simple Order API for the credit card services. For a description of replies, decisions, and reason codes, see the information about handling replies in [Getting Started with CyberSource Advanced for the Simple Order API](#).



Important

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

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

Table 9 OCT Reason Codes

Reason Code	Description
100	Successful transaction.
101	The request is missing one or more required fields. Possible action: see the reply fields missingField_0...N for which fields are missing. Resend the request with the complete information. For information about missing or invalid fields, see Getting Started with CyberSource Advanced for the Simple Order API .
102	One or more fields in the request contains invalid data. Possible action: see the reply fields invalidField_0...N for which fields are invalid. Resend the request with the correct information. For information about missing or invalid fields, see Getting Started with CyberSource Advanced for the Simple Order API .
104	The merchant reference code for this authorization request matches the merchant reference code of another authorization request that you sent within the past 15 minutes. Possible action: resend the request with a unique merchant reference code.

Table 9 OCT Reason Codes (Continued)

Reason Code	Description
150	<p>General system failure.</p> <p>See the documentation for your CyberSource client for information about handling retries when system errors occur.</p>
153	<p>Your CyberSource account is not enabled for the OCT service. Contact CyberSource Customer Support to have your account enabled for this service.</p>
201	<p>The issuing bank has questions about the request. You do not receive an authorization code programmatically, but you might receive one verbally by calling the processor.</p> <p>Possible action: call your processor to possibly receive a verbal authorization. For contact phone numbers, refer to your merchant bank information.</p>
202	<p>Expired card. You might receive this value if the expiration date you provided does not match the date that the issuing bank has on file.</p> <p>Possible action: request a different card or other form of payment.</p>
203	<p>General decline of the card. No other information was provided by the issuing bank.</p> <p>Possible action: request a different card or other form of payment.</p>
205	<p>Stolen or lost card.</p> <p>Possible action: review this transaction manually to ensure that you submitted the correct information.</p>
208	<p>Inactive card or card not authorized for card-not-present transactions.</p> <p>Possible action: request a different card or other form of payment.</p>
231	<p>Invalid account number.</p> <p>Possible action: request a different card or other form of payment.</p>
233	<p>General decline by the processor.</p> <p>Possible action: request a different card or other form of payment.</p>
234	<p>Incorrect information in your CyberSource account.</p> <p>Possible action: do not resend the request. Contact CyberSource Customer Support to correct the information in your account.</p>
240	<p>The card type sent is invalid or does not correlate with the credit card number.</p> <p>Possible action: confirm that the card type correlates with the credit card number specified in the request, and then resend the request.</p>
250	<p>The request was received, but a timeout occurred at the payment processor.</p> <p>Possible action: to avoid duplicating the transaction, do not resend the request until you have reviewed the transaction status in the Business Center.</p>
490	<p>Your aggregator or acquirer is not accepting transactions from you at this time.</p>
491	<p>Your aggregator or acquirer is not accepting this transaction.</p>

Processor Response Codes

Processor response codes are OCT service transaction status messages sent directly from the bank in the **octReply_processorResponse** field.

Table 10 Processor Response Codes

Response Code	Description
00	Successful transaction.
12	Issuer declined the transaction.
13	Amount exceeded the maximum limit allowed for this type of OCT.
57	The cardholder is not set up to receive this type of OCT.
61	Issuer declined the transaction because exceeds the cumulative total amount limit.
62	Restricted card. OCT cannot be sent to an embargoed country (Cuba, Iran, North Korea, Syria, or Sudan).
64	Transaction does not fulfill anti-money laundering requirements because the required sender and recipient information was not sent.
65	Issuer declined the transaction because it exceeds the cumulative total count limit.
91	Issuer is unavailable.
93	Transaction cannot be completed because it violates the law.
94	Duplicate transaction.
96	Error while performing the transaction.