

# Masterpass

## Using the SCMP API

April 2018

**CyberSource<sup>®</sup>**  
the power of payment

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# Recent Revisions to This Document

Release	Changes
April 2018	This revision contains only editorial changes and no technical updates.
March 2018	Moved content from the "Masterpass Process" section into the section "How Masterpass and CyberSource Work Together." See " <a href="#">How Masterpass and CyberSource Work Together</a> ," page 10.  Added "Authorization with Masterpass Data." See " <a href="#">Authorization with Masterpass Data</a> ," page 16.
January 2018	Initial release.

# About This Guide

## Audience and Purpose

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This guide is written for application developers who want to use the CyberSource SCMP API to integrate Masterpass into their order management system.

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

## Text and Command Conventions

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Convention	Usage
<b>bold</b>	Field and service names in text; for example: Include the <b>ics_applications</b> field.
<code>screen text</code>	<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

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### 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)

## Masterpass Documents

- *Masterpass Merchant Integration*
- *Branding*
- *Masterpass Branding Requirements*
- *Masterpass Digital Assets*

## Customer Support

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

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

# Integrating Masterpass into Your System

## Requirements

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- You must have a CyberSource account. If you do not already have a CyberSource account, contact your local CyberSource sales representative to inquire about Masterpass eligibility and enrollment:  
<http://www.cybersource.com/locations/>
- You must contact CyberSource Customer Support to have your account configured for Masterpass.
- To get started using Masterpass, use the CyberSource Business Center.
- 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 Masterpass implementation, you must be familiar with the CyberSource payer authentication services as described in [Payer Authentication Using the SCMP API](#).



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You must disable the CyberSource Address Verification System (AVS) checks. To disable AVS checks for authorization requests, contact CyberSource technical support. You have the option of obtaining the customer's first name and last name during your web site's checkout process. You can provide the customer's first name and last name in the authorization request.

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## Supported Countries

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For a list of the countries and associated currencies from which Masterpass payments are accepted, refer to [Appendix D, "Supported Countries and Payment Currencies,"](#) on page 26.



## Using the CyberSource API to Access Masterpass

The CyberSource Masterpass functionality enables the customer to pass Masterpass transaction identifiers instead of payment information. When you request an authorization, pass the following parameters:

- `wallet_order_id`: set the value for this field to contain the Masterpass `oauth_token` received in the Masterpass button response payload (see <http://oauth.net>). Upon completion of a Masterpass checkout flow, the Masterpass platform sends its response to the callback URL defined in your profile. This value is passed in either the query parameter or the response.
- `wallet_merchant_reference_id`: this field contains the unique cart ID value you use in your code to initiate the Masterpass button. For more information about the Masterpass cart ID, see <http://developer.mastercard.com>.

## Payment Flow

Figure 1 Masterpass Payment Flow



- 1 Your web site integrates directly with Masterpass and displays a Masterpass button you display on your checkout page. This button captures the Masterpass callback response.
- 2 When a customer chooses the Masterpass button at checkout, it interacts with the Masterpass wallet service and provides a response payload containing unique Masterpass IDs to the redirect URL.

- 3 Masterpass passes the transaction ID and checkout data to your order management system.
- 4 **Optional:** you request the get Masterpass data service, which retrieves Masterpass payment data. You can display the retrieved data to help the customer confirm the purchase. See "Getting Masterpass Data," page 16.  
 The retrieved data does not include the payment account number (PAN) unless your Masterpass account is configured to receive the PAN. During Masterpass enrollment, you can choose to receive PAN data when you request the get Masterpass data service. You must agree to handle the PAN data in compliance with the Payment Card Industry Data Security Standard (PCI-DSS).
- 5 You send a credit card authorization request to CyberSource. Instead of including payment information in the authorization request, you include the Masterpass wallet order ID and wallet merchant reference ID. The wallet order ID is a reply field contained in the response. The merchant reference ID is defined when a customer activates the Masterpass button.
- 6 At various times in the transaction cycle, you can notify the customer about the transaction status.

## How Masterpass and CyberSource Work Together

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The Masterpass onboarding process is integrated into the CyberSource Business Center, which makes it easy for you to accept Masterpass as a payment option. CyberSource provides the following services to assist with your Masterpass integration:

- **get Masterpass data:** this service retrieves Masterpass data using Masterpass identifiers included in their Masterpass button response payload in the form of a callback URL. The callback URL contains parameters that you need to include in the authorization request (see <https://developer.mastercard.com/page/masterpass-checkout-faqs>). This service retrieves data to display to the customer during checkout.
- **Authorization:** this service enables you to send an authorization request to your processor using Masterpass transaction identifiers.

The following sequence outlines how Masterpass and CyberSource work together.

- 1 A cardholder uses your web site to place an order and, using a button on your checkout page, selects Masterpass as the payment option. For details about this step, contact your CyberSource sales representative.
- 2 The cardholder logs in to Masterpass and chooses a form of payment and a shipping location.

- 3 **Optional:** Masterpass performs 3DS (Mastercard SecureCode) to authenticate the cardholder.
- 4 Masterpass responds with the transaction ID (see [wallet\\_xid](#), page 21).
- 5 **Optional:** you request the get Masterpass data service. See "Getting Masterpass Data," page 16.

**Note**

If you use this option, you cannot request the CyberSource authorization service as specified in [Step 6](#).

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- 6 You request the CyberSource authorization service providing the Masterpass transaction ID instead of payment credentials. See [Authorization with Masterpass Data](#), page 16.
- 7 CyberSource obtains the payment data directly from Masterpass and authorizes the transaction.

## Enrolling in Masterpass

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You must log in to the Business Center and enroll in the CyberSource production environment to integrate Masterpass into your CyberSource account. If the sign-up status pane appears to the right, enroll and integrate Masterpass with your CyberSource account. If you do not see a sign-up status pane, contact your local CyberSource sales representative.

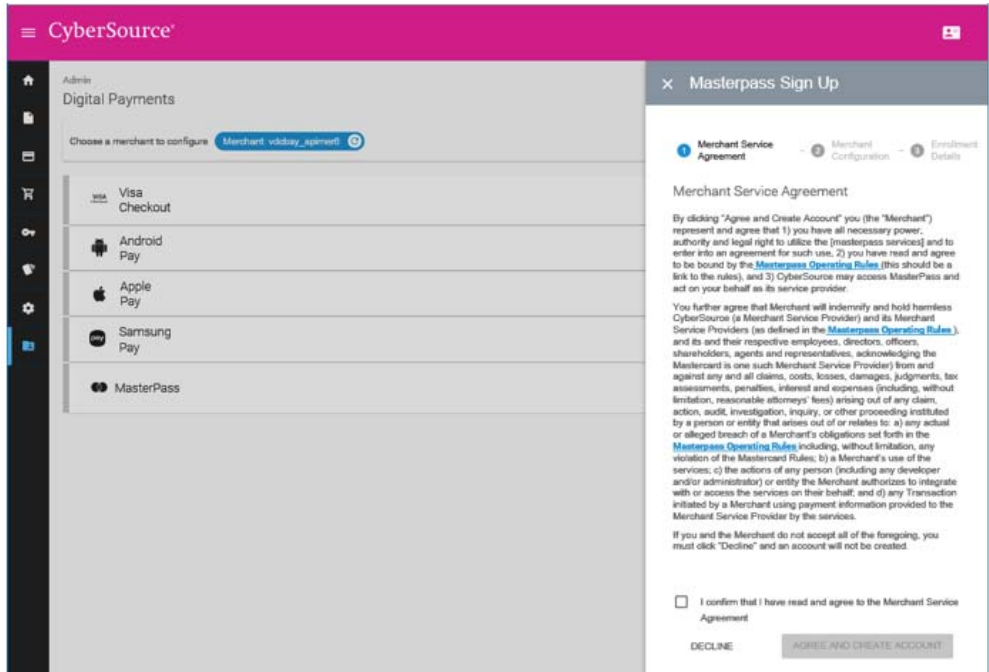
### To enroll and integrate Masterpass with your CyberSource account:

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- 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 **Configure**. The Masterpass sign-up window appears.

**Figure 2** Masterpass Sign-Up Window



**Step 4** In the Masterpass Sign Up window, review and accept the Masterpass operating rules:

- a Click **Masterpass Operating Rules**. The Business Center displays the Masterpass operating rules agreement.
- b Review the agreement.
- c Check the confirmation check box to confirm that you have read the merchant service agreement and agree to abide by its terms.
- d Click **Agree and Create Account**.

CyberSource creates your Masterpass account. The Business Center displays the Masterpass account page, which displays your Masterpass checkout ID and the PAN data settings selection for your Masterpass account.



You must keep your own copy of the Masterpass checkout ID in a safe place. You are responsible for maintaining adequate security and control of your Masterpass checkout ID.

The Business Center displays the next section of the Masterpass Sign Up window.

**Figure 3 Merchant Configuration**

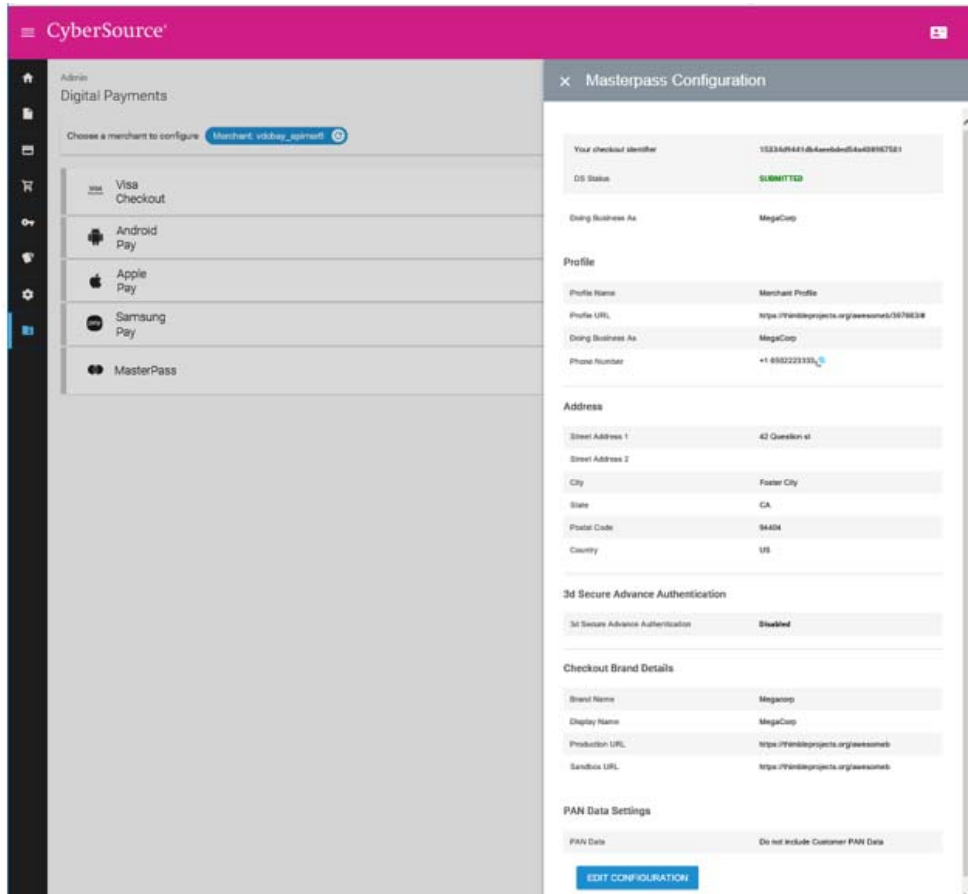
**Step 5** In the Masterpass Sign Up window, provide your configuration information:

- a Fill in the **Profile** fields with information about your business:
  - Profile Name: name for your Masterpass account
  - Doing Business As: your business name
  - Profile URL: your web site URL
  - Country Code: country code for your phone number
  - Phone Number: phone number for your business' headquarters

- b** Fill in the **Address** fields with information about your business location:
  - Street Address 1: building number and the street name
  - Street Address 2: additional street address information such as a suite number
  - City
  - State
  - Postal Code
  - Country
  
- c** In the 3D Secure Advance Authentication section, check the **Enable** check box if you have 3D Secure credentials that you want to configure for your Masterpass account. The Business Center displays the following fields for you to fill:
  - Acquirer Id: ID number for your acquirer
  - Acquirer Name: name of your acquirer
  - Assigned Merchant Id: merchant ID that your acquirer assigned to your business
  - Acquirer Password: password from your acquirer for setting up 3D secure
  - Advanced Authorization Card Brand: card type supported by 3D secure
  
- d** Fill in the **Checkout Brand Details** fields:
  - Brand Name: the merchant name that will be used for reporting purposes
  - Display Name: your business name, which will be displayed to Masterpass customers during checkout
  - Production URL: URL to which Masterpass redirects the customer's browser when checkout is complete
  - Sandbox URL: URL to which Masterpass redirects the customer's browser when checkout is complete during sandbox integrations
  
- e** Configure the PAN data settings:
  - If you do not check the Include Customer PAN Data check box, CyberSource manages the PAN data on your behalf. If you decide to change your PAN configuration in the future, you can change the configuration on the Masterpass account page after Masterpass is enabled.
  - If you check the Include Customer PAN Data check box, customer PAN data is included in the get Masterpass data reply. By selecting this option you are indicating that your business is PCI-DSS compliant and that you agree to be responsible for the safe handling, storage, and transmission of PAN data.

- f Click **Enroll Merchant** to complete the setup of your Masterpass account. The Business Center displays your enrollment details.

**Figure 4 Enrollment Details**



**Step 6** Verify your Masterpass enrollment details:

- Copy the checkout ID. Use this value to initiate the Masterpass button on your web site.
- To edit any of your enrollment details, click **Edit Configuration**.

## Getting Masterpass Data

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The get Masterpass data service enables you to retrieve the Masterpass data (except the PAN, unless your account is configured to receive it). You can display the retrieved data to help the customer confirm the purchase.

### To create a get Masterpass data service request:

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- Step 1** Set the `ics_applications` field to `ics_get_masterpass_data`.
- Step 2** Do not include any other CyberSource services in the request.
- Step 3** Include the following required fields in the request:
- `ics_applications`
  - `merchant_id`
  - `merchant_ref_number`
  - `payment_solution`
  - `wallet_order_id`
  - `wallet_merchant_reference_id`

See [Appendix A, "API Fields,"](#) on page 18 for:

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

## Authorization with Masterpass Data

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When you request the CyberSource authorization service, include Masterpass identifiers instead of payment information.

The following fields are required:

- `currency`
- `grand_total_amount`
- `ics_applications`—set to `ics_auth`
- `merchant_id`
- `merchant_ref_number`
- `payment_solution`—set to `005`
- `request_id`
- `wallet_merchant_reference_id`
- `wallet_order_id`



The following field values are sourced from the Masterpass payment request.

- `wallet_order_id`—taken from the Masterpass `oauth_token`
- `wallet_merchant_reference_id`—taken from the Masterpass cart ID

For descriptions of request fields, see "API Fields," page 18.

For descriptions of request fields unavailable in this guide, see [Credit Card Services Using the SCMP API](#).

## Using 3D Secure with Masterpass

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To integrate payer authentication using the SCMP API, see:

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

## Using Decision Manager with Masterpass

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While the Masterpass response contains many of the fields necessary to run Decision Manager, the Masterpass response does not contain the following essential Decision Manager fields:

- Device fingerprint
- True IP address

You must capture these fields independently.

## Card on File

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Masterpass does not automatically support card-on-file transactions. To implement a card-on-file solution with Masterpass, additional review and sign-off is required. Contact your CyberSource representative to initiate a Masterpass review for authorization to proceed with a card-on-file solution.

# API Fields

## Formatting Restrictions

Unless otherwise noted, all fields are order and case insensitive and the fields accept special characters such as @, #, and %.



Note

Values for request-level and offer-level fields must not contain carets (^) or colons (:). However, they can contain embedded spaces and any other printable characters. When you use more than one consecutive space, CyberSource removes the extra spaces.

## Data Type Definitions

**Table 1** Data Type Definitions

Data Type	Description
Date and time	Format is YYYY-MM-DDThhmmssZ, where: <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> <b>Example</b> 2016-08-11T224757Z equals August 11, 2016, at 22:47:57 (10:47:57 p.m.)
Decimal	Number that includes a decimal point <b>Example</b> 23.45, -0.1, 4.0, 90809.0468
Integer	Whole number {..., -3, -2, -1, 0, 1, 2, 3, ...}
Nonnegative integer	Whole number greater than or equal to zero {0, 1, 2, 3, ...}
Positive integer	Whole number greater than zero {1, 2, 3, ...}
String	Sequence of letters, numbers, spaces, and special characters

## Request-Level Fields

**Table 2 Request-Level Fields for the Get Masterpass Data Service**

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
wallet_merchant_reference_id	Reference number that you provided to Masterpass. The only special character allowed is a hyphen (-).	ics_auth (R) ics_get_masterpass_data (R)	String (100)
wallet_order_id	Order identifier generated by Masterpass.	ics_auth (R) ics_get_masterpass_data (R)	String (100)

## Reply Fields

The Get Masterpass data service returns all the data to you, except the PAN, unless your account is configured to receive it.

**Table 3 Reply Fields for the Get Masterpass Data Service**

Field	Description	Data Type & Length
bill_address1	First line of the street address in the billing address as it appears on the credit card issuer's records.	String (60)
bill_address2	Additional address information in the billing address.	String (60)
bill_address3	Additional address information in the billing address.	String (60)
bill_address4	Additional address information in the billing address.	String (60)
bill_address5	Additional address information in the billing address.	String (60)
bill_city	City in the billing address.	String (50)
bill_country	Country in the billing address. For the possible values, see <a href="#">ISO Standard Country Codes</a> .	String (2)
bill_state	State or province in the billing address. For the possible values, see <a href="#">State, Province, and Territory Codes for the United States and Canada</a> .	String (2)
bill_zip	Postal code in the billing address.	String (10)
card_suffix	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)
card_type	Displays the three-digit CYBS card type value associated with the card type name.	String (25)

**Table 3 Reply Fields for the Get Masterpass Data Service (Continued)**

Field	Description	Data Type & Length
card_type_name	Card brand name associated with the cardholder's card number as provided by Mastercard.	String (25)
customer_cc_expmo	Two-digit month in which the credit card expires. Format: MM. Possible values: 01 through 12.	String with numbers only (2)
customer_cc_expyr	Four-digit year in which the credit card expires. Format: YYYY.	String with numbers only (4)
customer_cc_number	Customer's credit card number. Returned only when your account is configured to receive it.	String (19)
customer_name	Customer name.	String (50)
payment_account_reference	Payment account reference associated with the card.	String (32)
payment_network_merchant_id	Merchant ID assigned by the payment card company.	String (6)
payment_network_token_requestor_id	Token requester ID of the token.	String (11)
ship_to_address1	First line of the shipping address.	String (60)
ship_to_address2	Additional address information in the billing address.	String (60)
ship_to_address3	Additional address information in the billing address.	String (60)
ship_to_address4	Additional address information in the billing address.	String (60)
ship_to_address5	Additional address information in the billing address.	String (60)
ship_to_city	City of the shipping address.	String (50)
ship_to_country	Country of the shipping address. For the possible values, see <a href="#">ISO Standard Country Codes</a> .	String (2)
ship_to_state	State or province of the shipping address. For the possible values, see <a href="#">State, Province, and Territory Codes for the United States and Canada</a> .	String (2)
ship_to_zip	Postal code for the shipping address. Consists of 5 to 9 digits.	String (10)
wallet_aav	Account authentication value (AAV). For Visa transactions, this value is referred to as the cardholder authentication verification value (CAVV). For Mastercard transactions, this value is referred to as the universal cardholder authentication field (UCAF).	String (255)
wallet_authentication_method	Method used by the wallet provider to authenticate the cardholder. Possible values: <ul style="list-style-type: none"> <li>■ 3DS: The cardholder was authenticated using 3D Secure.</li> <li>■ No authentication: The cardholder was not authenticated.</li> </ul>	String (17)

**Table 3 Reply Fields for the Get Masterpass Data Service (Continued)**

Field	Description	Data Type & Length
wallet_card_enrollment_method	<p>Enrollment method used to add the card to the wallet. Possible values:</p> <ul style="list-style-type: none"> <li>■ <b>3DS Manual</b>: Cardholder enrolled the card manually. 3D Secure authentication was performed during enrollment.</li> <li>■ <b>Direct Provisioned</b>: Issuer enrolled the card.</li> <li>■ <b>Manual</b>: Cardholder enrolled the card manually. 3D Secure authentication was not performed during enrollment.</li> <li>■ <b>NFC Tap</b>: Cardholder enrolled the card by tapping the card at an NFC terminal. (This value is not supported by CyberSource at this time).</li> </ul>	String (25)
wallet_eci_raw	<p>Raw e-commerce indicator (ECI). Possible values:</p> <ul style="list-style-type: none"> <li>■ <b>01</b>: Mastercard: incomplete authentication.</li> <li>■ <b>02</b>: Mastercard: successful authentication.</li> <li>■ <b>05</b>: Visa, American Express, JCB, and Diners club: successful authentication.</li> <li>■ <b>06</b>: Visa, American Express, JCB, and Diners Club: successful authentication</li> </ul>	String (2)
wallet_pares_status	<p>Payer authentication response status. Possible values:</p> <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>: Successfully authenticated.</li> </ul>	String (1)
wallet_type	Identifies the type of Masterpass wallet. Mastercard mandates to send this field in the authorization request.	String (3)
wallet_user_phone	<p>Cardholder phone number associated with the wallet.</p> <p><b>Note</b> This might not be the same as the phone number associated with the card account.</p>	String (15)
wallet_veres_enrolled	<p>Verification response enrollment status. Possible values:</p> <ul style="list-style-type: none"> <li>■ <b>N</b>: Card is not enrolled.</li> <li>■ <b>U</b>: Unable to determine whether the card is enrolled.</li> <li>■ <b>Y</b>: Card is enrolled.</li> </ul>	String (1)
wallet_xid	Transaction identifier (XID).	String (255)

# Examples

## Example 1    Get Masterpass Data Request

---

```
wallet_merchant_reference_id=1efed583-1824-436a-869f-286ebdb22ae4
wallet_order_id=7ee4b76fe5837a3b939583ab3153769b14eacb35
payment_solution=005
ics_applications=ics_get_masterpass_data
merchant_id=masterpass_fdiglobal
merchant_ref_number=TC143799_1
```

---

**Example 2 Get Masterpass Data Reply**


---

```

card_type_name=MasterCard
request_token=AhizbwSTF94hqVknzUQkGwJP9xDHIbgD6lDJt/9i4ngbP4BOAAAArwh
ship_to_state=KA
get_masterpass_data_rcode=1
bill_city=Topeka
customer_cc_number=5XXXXXXXXXXXXXXXXX
request_id=5162647857316001301540
bill_address2=stree2
bill_address1=street1
get_masterpass_data_rmsg=Request was processed successfully
bill_state=KA
wallet_type=101
customer_cc_expmo=12
customer_cc_expyr=2021
bill_zip=094404
ics_rmsg=Request was processed successfully.
ship_to_zip=094404
ship_to_country=US
ics_rflag=SOK
card_type=002
ship_to_address2=stree2
ship_to_address1=street1
bill_country=US
wallet_authentication_method=NO AUTHENTICATION
get_masterpass_data_rflag=SOK
merchant_ref_number=TC143799_1
wallet_user_phone=6508675309
customer_name=Richard Deckard
ship_to_city=Topeka
ics_rcode=1
customer_email=sgudapat@visa.com

```

---

**Example 3 Masterpass Authorization Request**


---

```

wallet_merchant_reference_id=lefed583-1824-436a-869f-286ebdb22ae4
wallet_order_id=cc459bc58fce5e503e5b6e885ffb51850f6a8630
currency=usd
payment_solution=005
grand_total_amount=0.1
ics_applications=ics_auth,ics_bill
merchant_id=masterpass_fdiglobal
merchant_ref_number=FITFDG21111
request_id=5106501555950170035381

```

---

**Example 4 Masterpass Authorization Reply**

---

```
auth_auth_avs=Y
terminal_id=00092940
request_token=Ahj//wSTF+jvpa2YGJOkGxDNs1ZOWjBun+4hjoDYcn+4hjoDekBKfUoZ
Nv/sxE8DZ/AwUSYv0d9LWzAxJ0gA4zkb
bill_bill_trans_ref_no=36529407
bill_rflag=SOK
currency=usd
bill_bill_amount=0.10
request_id=5163426413066197701540
auth_rflag=SOK
bill_rcode=1
ics_rmsg=Request was processed successfully.
auth_auth_amount=0.10
bill_trans_ref_no=36529407
auth_rcode=1
auth_trans_ref_no=05U18CK0MYXH
auth_auth_code=831000
auth_rmsg=Request was processed successfully.
bill_rmsg=Request was processed successfully.
ics_rflag=SOK
auth_auth_response=00
auth_avs_raw=Y
merchant_ref_number=FITFDG21111
ics_rcode=1
```

---



# Reply Flags

[Table 4](#) lists the reply flags returned by the SCMP API for the Get Masterpass data service. See [Getting Started with CyberSource Advanced for the SCMP API](#) for a discussion of reply codes, reply flags, and reply messages.

**Important**

Because CyberSource can add reply fields, reply codes, and reply flags 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 reply codes and reply flags without problems.
- Your error handler should use the **ics\_rcode** field to determine the result if it receives a reply flag that it does not recognize.

**Table 4** Reply Flags

Reply Flag	Description
SOK	Transaction was successful.

# Supported Countries and Payment Currencies

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

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