Merchant Descriptors
Using the SCMP API

Supplement to Credit Card Services
Using the SCMP API

November 2019
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# Recent Revisions to This Document

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<thead>
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<th>Release</th>
<th>Changes</th>
</tr>
</thead>
<tbody>
<tr>
<td>March 2019</td>
<td>Initial release.</td>
</tr>
</tbody>
</table>
About This Guide

Audience and Purpose

This guide is written for application developers who want to use the CyberSource SCMP API to integrate merchant descriptors into their payment acceptance system.

Implementing merchant descriptors requires software development skills. You must write code that uses the API request fields to include merchant descriptor fields in credit card service requests.

Conventions

The following special statements are used in this document:

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

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>
<thead>
<tr>
<th>Convention</th>
<th>Usage</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>bold</strong></td>
<td>Field and service names in text; for example: Include the <strong>merchant_descriptor</strong> field.</td>
</tr>
</tbody>
</table>
| **screen text** | - XML elements  
| | - Code examples  
| | - Values for API fields; for example: Set the ics_applications field to ics_auth. |
Related Documents

- Credit Card Services Using the SCMP API (PDF | HTML) describes how to integrate CyberSource payment processing services into your business.

- The CyberSource API Versions page provides information about the CyberSource API versions.

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 service, visit the Support Center:
  http://www.cybersource.com/support
AIBMS Merchant Descriptors

Services:
- Authorization
- Capture
- Credit

This feature enables you to submit merchant descriptor values that are displayed on a cardholder’s statement.

Before including merchant descriptors in your requests, check with your bank to learn whether you must preregister your merchant descriptor information with them.

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
<th>Used By:</th>
<th>Data Type &amp; Length</th>
</tr>
</thead>
<tbody>
<tr>
<td>merchant_descriptor</td>
<td>Merchant description that is displayed on the cardholder’s statement.</td>
<td>ics_auth, ics_bill, ics_credit</td>
<td>String (22)</td>
</tr>
<tr>
<td></td>
<td>When you include more than one consecutive space, extra spaces are removed.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>merchant_descriptor_contact</td>
<td>Merchant contact information, such as a phone number, that is displayed on the cardholder’s statement.</td>
<td>ics_auth (O), ics_bill (O), ics_credit (O)</td>
<td>String (13)</td>
</tr>
<tr>
<td></td>
<td>When you include more than one consecutive space, extra spaces are removed.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
American Express Direct
Merchant Descriptors

Services:
- Capture
- Credit

This feature enables you to submit merchant descriptor values that are displayed on a cardholder’s statement.

Before including merchant descriptors in your requests:
- Contact American Express Direct to register to use merchant descriptors.
- Contact CyberSource Customer Support to have your account configured for this feature.

Even though the following merchant descriptors are supported, American Express Direct does not always include all these merchant descriptors on the cardholder’s statement.
## Chapter 2  American Express Direct Merchant Descriptors

### Table 2  Merchant Descriptor Fields for American Express Direct

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
<th>Used By: Required (R) or Optional (O)</th>
<th>Data Type &amp; Length</th>
</tr>
</thead>
</table>
| merchant_descriptor | Your business name. American Express displays this value on the cardholder’s statement. When you include more than one consecutive space, extra spaces are removed. When you do not include this value in your request, CyberSource uses the value that is in your CyberSource account.¹ When you include the merchant descriptor contact field in your request, you must provide a merchant descriptor in this field or in your CyberSource account. When you do not include the merchant descriptor contact in your request, the merchant descriptor is optional. **Aggregator Merchants** If you are an aggregator, see the Aggregator Support section in *Credit Card Services Using the SCMP API* for information about merchant descriptors for aggregator merchants. | ics_bill  
sample_contacts  
ics_credit | String (27) |
| merchant_descriptor_city | City or phone number for your business. American Express might display this value on the cardholder’s statement. For card-present transactions, American Express recommends that this field contain the city in which your business is located. For card-not-present transactions, American Express recommends that this field contain the phone number for your business. It should be a toll free number or a local number. When you do not include this value in your request, CyberSource uses the value that is in your CyberSource account.¹ | ics_bill (O)  
ics_credit (O) | String (21) |

¹ To add this value to your CyberSource account, contact CyberSource Customer Support.
### Table 2 Merchant Descriptor Fields for American Express Direct (Continued)

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
<th>Used By: Required (R) or Optional (O)</th>
<th>Data Type &amp; Length</th>
</tr>
</thead>
</table>
| merchant_descriptor_contact | Contact information for your business. American Express might display this value on the cardholder’s statement. This value could be used to resolve billing inquiries and disputes. When you include more than one consecutive space, extra spaces are removed.  

For card-present transactions, American Express recommends that this field contain your phone number. For card-not-present transactions, American Express recommends that this field contain the URL for your web site.  

When you do not include this value in your request, CyberSource uses the URL or phone number in your CyberSource account.¹ | ics_bill (O)  
ics_credit (O) | String (40) |
| merchant_descriptor_country | Country code for your business location. American Express might display this value on the cardholder’s statement. Use the standard ISO Standard Country Codes.  

When you do not include this value in your request, CyberSource uses the value that is in your CyberSource account.¹ | ics_bill (O)  
ics_credit (O) | String (2) |
| merchant_descriptor_postal_code | Postal code for your business location. American Express might display this value on the cardholder’s statement.  

When you do not include this value in your request, CyberSource uses the value that is in your CyberSource account.¹  

Before sending the postal code to the processor, CyberSource removes all non-alphanumeric characters and, if the remaining value is longer than nine characters, truncates the value starting from the right side. | ics_bill (O)  
ics_credit (Required when you are an aggregator; otherwise, optional) | String (15) |

¹ To add this value to your CyberSource account, contact CyberSource Customer Support.
Table 2  Merchant Descriptor Fields for American Express Direct (Continued)

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
<th>Used By: Required (R) or Optional (O)</th>
<th>Data Type &amp; Length</th>
</tr>
</thead>
<tbody>
<tr>
<td>merchant_descriptor_state</td>
<td>State code or region code for your business location. American Express might display this value on the cardholder’s statement. For the U.S. and Canada, use the standard State, Province, and Territory Codes for the United States and Canada. When you do not include this value in your request, CyberSource uses the value that is in your CyberSource account.¹</td>
<td>ics_bill (O) ics_credit (O)</td>
<td>String (3)</td>
</tr>
<tr>
<td>merchant_descriptor_street</td>
<td>Street address for your business location. American Express might display this value on the cardholder’s statement. If the street address is more than 38 characters, use meaningful abbreviations. When you do not include this value in your request, CyberSource uses the value that is in your CyberSource account.¹</td>
<td>ics_bill (O) ics_credit (Required when you are an aggregator; otherwise, optional)</td>
<td>String (38)</td>
</tr>
</tbody>
</table>

¹ To add this value to your CyberSource account, contact CyberSource Customer Support.
Chase Paymentech Solutions Merchant Descriptors

Services:
- Authorization
- Capture
- Credit

Card types:
- Visa—merchant descriptor and merchant descriptor contact fields only
- Mastercard—merchant descriptor and merchant descriptor contact fields only
- American Express—Transaction Advice Addendum (TAA) field only
- Discover—merchant descriptor and merchant descriptor contact fields only

This feature enables you to submit merchant descriptor values that are displayed on a cardholder’s statement.

Before including merchant descriptors in your requests:
- Prepare a list of the merchant descriptors you plan to use.
- Contact Chase Paymentech Solutions for information about working with merchant descriptors. Chase Paymentech Solutions restricts the number of merchant descriptors you can use.
- Contact CyberSource Customer Support to have your account enabled for this feature.

Merchant Descriptor Logic

Important
Some of the logic described in this section might not apply to your implementation depending on which parts of the merchant descriptor functionality are enabled in your CyberSource account.

The logic described in this section applies to the merchant_descriptor and merchant_descriptor_contact fields. It does not apply to the TAA fields.
For authorizations, CyberSource provides merchant descriptor information to Chase Paymentech Solutions only when you include merchant descriptor information in the authorization request.

For captures, CyberSource provides merchant descriptor information to Chase Paymentech Solutions when you provide merchant descriptor information in the capture request, authorization request, or your CyberSource account. When you do not include the merchant descriptor values in a capture request, CyberSource uses the values from the authorization request. If you did not include the merchant descriptor values in the authorization request, CyberSource uses the corresponding values from your CyberSource account.

For follow-on credits, CyberSource provides merchant descriptor information to Chase Paymentech Solutions when you provide merchant descriptor information in the credit request, capture request, authorization request, or your CyberSource account. When you do not include the merchant descriptor values in a follow-on credit request, CyberSource uses the values from the capture request. If you did not include the merchant descriptor values in the capture request, CyberSource uses the values from the authorization request. If you did not include the merchant descriptor values in the authorization request, CyberSource uses the corresponding values from your CyberSource account.

For stand-alone credits, CyberSource provides merchant descriptor information to Chase Paymentech Solutions when you provide merchant descriptor information in the credit request or your CyberSource account. When you do not include the merchant descriptor values in a stand-alone credit request, CyberSource uses the corresponding values from your CyberSource account.

To add a merchant descriptor value to your CyberSource account, contact CyberSource Customer Support.

Characters

In the merchant descriptor fields, question marks are replaced with spaces.

Do not use the following punctuation characters in the merchant descriptor fields because they will cause the transaction to be rejected with reply flag DINVALIDDATA:

- caret (^)
- backslash (\)
- open bracket ([ ])
- close bracket ([ ])
- tilde (~)
- accent (´)
### Table 3  Merchant Descriptor Fields for Chase Paymentech Solutions

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
<th>Used By: Required (R) or Optional (O)</th>
<th>Data Type &amp; Length</th>
</tr>
</thead>
<tbody>
<tr>
<td>amexdata_taa1</td>
<td>Four Transaction Advice Addendum (TAA) fields. These fields are used to display descriptive information about a transaction on the customer's American Express card statement. When you send TAA fields, start with <code>amexdata_taa1</code>, then <code>...taa2</code>, and so on. Skipping a TAA field causes subsequent TAA fields to be ignored. These fields are frequently used for Level II transactions. See <em>Level II and Level III Processing Using the SCMP API</em>.</td>
<td>ics_bill (O) ics_credit (O)</td>
<td>String (40)</td>
</tr>
<tr>
<td>amexdata_taa2</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>amexdata_taa3</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>amexdata_taa4</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
| merchant_descriptor | Merchant description that is displayed on the cardholder’s statement. When you include more than one consecutive space, extra spaces are removed. For an installment transaction, you must use one of the following formats:  
  - `<12-character merchant name>*PYMT<N>OF<M>`  
  - `<7-character merchant name>*PYMT<N>OF<M>`  
  - `<3-character merchant name>*PYMT<N>OF<M>`  
  where `<N>` is the payment number and `<M>` is the total number of payments. For example, for the third installment in a series of seven payments, the `PYMT<N>OF<M>` portion of the merchant descriptor would be `PYMT3OF7`. For other types of transactions, you must use one of the following formats:  
  - `<12-character merchant name>*<9-character product description>`  
  - `<7-character merchant name>*<14-character product description>`  
  - `<3-character merchant name>*<18-character product description>`  
  This field is supported only for Visa, Mastercard, and Discover. | ics_auth ics_bill ics_credit | String (22) |

Required when `merchant_descriptor_contact` is included in the request.
Table 3  Merchant Descriptor Fields for Chase Paymentech Solutions (Continued)

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
<th>Used By: Required (R) or Optional (O)</th>
<th>Data Type &amp; Length</th>
</tr>
</thead>
</table>
| merchant_descriptor_contact | Merchant contact information, such as a phone number, that is displayed on the cardholder's statement. When you include more than one consecutive space, extra spaces are removed. You must use one of the following formats:  
  - PCCCCCCCCCCCCCC  
  - NNN-NNN-NNNN  
  - NNN-NNN-NAAA  
  - NNN-NNN-AAAA  
  - NNN-AAAAAAA  
  where:  
  - A: Alphanumeric (alpha or numeric)  
  - C: Character (alpha or blank)  
  - N: Numeric  
  - P: Alpha  
  This field is supported only for Visa, Mastercard, and Discover. | ics_auth ics_bill ics_credit  
  Required when merchant_descriptor is included in the request. | String (13) |
Service:
- Authorization
This feature enables you to submit a merchant descriptor value that is displayed on a cardholder’s statement.

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
<th>Used By: Required (R) or Optional (O)</th>
<th>Data Type &amp; Length</th>
</tr>
</thead>
<tbody>
<tr>
<td>merchant_descriptor</td>
<td>Your business name. This name is displayed on the cardholder’s statement. When you do not include this value in your authorization request, CyberSource uses the value from your CyberSource account.</td>
<td>ics_auth (O)</td>
<td>String (13)</td>
</tr>
</tbody>
</table>
Comercio Latino Merchant Descriptor

Service:
- Authorization

This feature enables you to submit a merchant descriptor value that is displayed on a cardholder’s statement.

Note
The merchant descriptor field is passed only to the Cielo acquirer.

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
<th>Used By: Required (R) or Optional (O)</th>
<th>Data Type &amp; Length</th>
</tr>
</thead>
<tbody>
<tr>
<td>merchant_descriptor</td>
<td>Your business name. This name is displayed on the cardholder’s statement. When you do not include this value in your authorization request, CyberSource uses the value from your CyberSource account.</td>
<td>ics_auth (O)</td>
<td>String (13)</td>
</tr>
</tbody>
</table>
Services:
- Authorization
- Capture
- Credit

This feature enables you to submit merchant descriptor values that are displayed on a cardholder's statement.

Before including merchant descriptors in your requests, check with your bank to learn whether you must preregister your merchant descriptor information with them.

CyberSource through VisaNet supports the merchant descriptors shown in Table 6, "Merchant Descriptor Fields for Authorizations for CyberSource through VisaNet," on page 21, for authorizations, and the merchant descriptors shown in Table 7, "Merchant Descriptor Fields for Captures and Credits for CyberSource through VisaNet," on page 24, for captures and credits.

CyberSource always provides merchant descriptor information to the acquirer for all your authorization, capture, and credit transactions. The field descriptions in the following two tables describe the values that CyberSource uses when you do not include merchant descriptor information in your requests.
<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
<th>Used By: Required (R) or Optional (O)</th>
<th>Data Type &amp; Length</th>
</tr>
</thead>
<tbody>
<tr>
<td>merchant_descriptor</td>
<td>Your business name. This name is displayed on the cardholder’s statement.</td>
<td>ics_auth (O)</td>
<td>String (23)</td>
</tr>
<tr>
<td></td>
<td>When you include more than one consecutive space, extra spaces are removed.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>When you do not include this value in your authorization request, CyberSource uses the merchant name from your CyberSource account.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Important</strong> This value must consist of English characters.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>merchant_descriptor_city</td>
<td>City for your business location. This value might be displayed on the cardholder’s statement.</td>
<td>ics_auth (O)</td>
<td>String (13)</td>
</tr>
<tr>
<td></td>
<td>When you do not include this value in your authorization request, CyberSource uses the merchant city from your CyberSource account.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Important</strong> This value must consist of English characters.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>merchant_descriptor_contact</td>
<td>Telephone number for your business. This value might be displayed on the cardholder’s statement. When you include more than one consecutive space, extra spaces are removed.</td>
<td>ics_auth (O)</td>
<td>String (14)</td>
</tr>
<tr>
<td></td>
<td>When you do not include this value in your authorization request, CyberSource uses the merchant phone number from your CyberSource account.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Important</strong> This value must consist of English characters.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

1 The TC 33 Capture file contains information about the purchases and refunds that a merchant submits to CyberSource. CyberSource through VisaNet creates the TC 33 Capture file at the end of the day and sends it to the merchant’s acquirer, who uses this information to facilitate end-of-day clearing processing with payment networks.
<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
<th>Used By: Required (R) or Optional (O)</th>
<th>Data Type &amp; Length</th>
</tr>
</thead>
<tbody>
<tr>
<td>merchant_descriptor_country</td>
<td>Country code for your business location. Use the standard ISO Standard Country Codes. This value might be displayed on the cardholder's statement. When you do not include this value in your authorization request, CyberSource uses the merchant country from your CyberSource account. <strong>Important</strong> This value must consist of English characters.</td>
<td>ics_auth (O)</td>
<td>String (2)</td>
</tr>
<tr>
<td>merchant_descriptor_postal_code</td>
<td>Postal code for your business location. This value might be displayed on the cardholder's statement. If your business is domiciled in the U.S., you can use a 5-digit or 9-digit postal code. A 9-digit postal code must follow this format: [5 digits][dash][4 digits] <strong>Example</strong> 12345-6789 If your business is domiciled in Canada, you can use a 6-digit or 9-digit postal code. A 6-digit postal code must follow this format: [alpha][numeric][alpha][space] [numeric][alpha][numeric] <strong>Example</strong> A1B 2C3 When you do not include this value in your authorization request, CyberSource uses the merchant postal code from your CyberSource account. <strong>Important</strong> This value must consist of English characters. <strong>Important</strong> Mastercard requires a postal code for any country that uses postal codes. You can provide the postal code in your CyberSource account or you can include this field in your request.</td>
<td>ics_auth (R for POS transactions in Brazil; otherwise, O)</td>
<td>Brazil: String (8) All other countries: String (14)</td>
</tr>
</tbody>
</table>

1 The TC 33 Capture file contains information about the purchases and refunds that a merchant submits to CyberSource. CyberSource through VisaNet creates the TC 33 Capture file at the end of the day and sends it to the merchant’s acquirer, who uses this information to facilitate end-of-day clearing processing with payment networks.
Merchant Descriptors Using the SCMP API

Chapter 6  CyberSource through VisaNet Merchant Descriptors

Table 6  Merchant Descriptor Fields for Authorizations for CyberSource through VisaNet (Continued)

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
<th>Used By: Required (R) or Optional (O)</th>
<th>Data Type &amp; Length</th>
</tr>
</thead>
<tbody>
<tr>
<td>merchant_descriptor_state</td>
<td>State code or region code for your business location. This value might be displayed on the cardholder’s statement.</td>
<td>ics_auth (O)</td>
<td>String (3)</td>
</tr>
</tbody>
</table>

For the U.S. and Canada, use the standard State, Province, and Territory Codes for the United States and Canada.

When you do not include this value in your authorization request, CyberSource uses the merchant state from your CyberSource account.

**Important** This value must consist of English characters.

The value for this field corresponds to the following data in the TC 33 capture file:

- Record: CP01 TCR4
- Position: 103-105
- Field: Merchant State/Province Code

---

1 The TC 33 Capture file contains information about the purchases and refunds that a merchant submits to CyberSource. CyberSource through VisaNet creates the TC 33 Capture file at the end of the day and sends it to the merchant’s acquirer, who uses this information to facilitate end-of-day clearing processing with payment networks.
### Table 7  Merchant Descriptor Fields for Captures and Credits for CyberSource through VisaNet

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
<th>Used By:</th>
<th>Data Type &amp; Length</th>
</tr>
</thead>
<tbody>
<tr>
<td>merchant_descriptor</td>
<td>Your business name. This name is displayed on the cardholder’s statement. When you include more than one consecutive space, extra spaces are removed. When you do not include this value in your capture or credit request, CyberSource uses the value from your authorization request. If you did not include this value in your authorization request, CyberSource uses the merchant name from your CyberSource account. <strong>Important</strong> This value must consist of English characters.</td>
<td>ics_bill (O) ics_credit (O)</td>
<td>String (23)</td>
</tr>
<tr>
<td>merchant_descriptor_alternate</td>
<td>Alternate contact information for your business, such as an email address or URL. This value might be displayed on the cardholder’s statement. When you do not include this value in your capture or credit request, CyberSource uses the merchant URL from your CyberSource account. <strong>Important</strong> This value must consist of English characters.</td>
<td>ics_bill (O) ics_credit (O)</td>
<td>String (13)</td>
</tr>
<tr>
<td>merchant_descriptor_city</td>
<td>City for your business location. This value might be displayed on the cardholder’s statement. When you do not include this value in your capture or credit request for a card-present transaction, CyberSource uses the value from your authorization request. If you did not include this value in your authorization request, CyberSource uses the merchant city from your CyberSource account. When you do not include this value in your capture or credit request for a card-not-present transaction, CyberSource uses the merchant city from your CyberSource account. <strong>Important</strong> This value must consist of English characters.</td>
<td>ics_bill (O) ics_credit (O)</td>
<td>String (13)</td>
</tr>
</tbody>
</table>

---

1 The TC 33 Capture file contains information about the purchases and refunds that a merchant submits to CyberSource. CyberSource through VisaNet creates the TC 33 Capture file at the end of the day and sends it to the merchant’s acquirer, who uses this information to facilitate end-of-day clearing processing with payment networks.
### Table 7  Merchant Descriptor Fields for Captures and Credits for CyberSource through VisaNet (Continued)

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
<th>Used By: Required (R) or Optional (O)</th>
<th>Data Type &amp; Length</th>
</tr>
</thead>
</table>
| merchant Descriptor Contact | Telephone number for your business. This value might be displayed on the cardholder’s statement. When you include more than one consecutive space, extra spaces are removed.  
When you do not include this value in your capture or credit request, CyberSource uses the value from your authorization request. If you did not include this value in your authorization request, CyberSource uses the merchant phone number from your CyberSource account.  
**Important** This value must consist of English characters. | ics_bill (O)  
ics_credit (O) | String (14) |
| merchant Descriptor Country | Country code for your business location. Use the standard *ISO Standard Country Codes*. This value might be displayed on the cardholder’s statement.  
When you do not include this value in your capture or credit request, CyberSource uses the value from your authorization request. If you did not include this value in your authorization request, CyberSource uses the merchant country from your CyberSource account.  
**Important** This value must consist of English characters. | ics_bill (O)  
ics_credit (O) | String (2) |

---

1. The TC 33 Capture file contains information about the purchases and refunds that a merchant submits to CyberSource. CyberSource through VisaNet creates the TC 33 Capture file at the end of the day and sends it to the merchant’s acquirer, who uses this information to facilitate end-of-day clearing processing with payment networks.
### Table 7  Merchant Descriptor Fields for Captures and Credits for CyberSource through VisaNet (Continued)

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
<th>Used By: Required (R) or Optional (O)</th>
<th>Data Type &amp; Length</th>
</tr>
</thead>
</table>
| merchant_descriptor_postal_code | Postal code for your business location. This value might be displayed on the cardholder's statement. If your business is domiciled in the U.S., you can use a 5-digit or 9-digit postal code. A 9-digit postal code must follow this format: [5 digits][dash][4 digits]  
**Example** 12345-6789  
If your business is domiciled in Canada, you can use a 6-digit or 9-digit postal code. A 6-digit postal code must follow this format:  
[alpha][numeric][alpha][space]  
[numeric][alpha][numeric]  
**Example** A1B 2C3  
When you do not include this value in your capture or credit request, CyberSource uses the value from your authorization request. If you did not include this value in your authorization request, CyberSource uses the merchant postal code from your CyberSource account.  
**Important** This value must consist of English characters.  
**Important** Mastercard requires a postal code for any country that uses postal codes. You can provide the postal code in your CyberSource account or you can include this field in your request. | ics_bill (R for POS transactions in Brazil; otherwise, O)  
ics_credit (R for POS transactions in Brazil; otherwise, O) | Brazil: String (8)  
All other countries: String (14) |

---

1 The TC 33 Capture file contains information about the purchases and refunds that a merchant submits to CyberSource. CyberSource through VisaNet creates the TC 33 Capture file at the end of the day and sends it to the merchant’s acquirer, who uses this information to facilitate end-of-day clearing processing with payment networks.
### Table 7  Merchant Descriptor Fields for Captures and Credits for CyberSource through VisaNet (Continued)

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
<th>Used By: Required (R) or Optional (O)</th>
<th>Data Type &amp; Length</th>
</tr>
</thead>
</table>
| merchant_descriptor_state | State code or region code for your business location. This value might be displayed on the cardholder's statement. For the U.S. and Canada, use the standard State, Province, and Territory Codes for the United States and Canada. When you do not include this value in your capture or credit request, CyberSource uses the value from your authorization request. If you did not include this value in your authorization request, CyberSource uses the merchant state from your CyberSource account. **Important** This value must consist of English characters. The value for this field corresponds to the following data in the TC 33 capture file:
- Record: CP01 TCR4
- Position: 103-105
- Field: Merchant State/Province Code | ics_bill (O)  
ics_credit (O) | String (3) |
| merchant_descriptor_street | Street address for your business location. This value might be displayed on the cardholder’s statement. When you do not include this value in your capture or credit request, CyberSource uses the merchant street name from your CyberSource account. **Important** This value must consist of English characters. | ics_bill (O)  
ics_credit (O) | String (60) |

---

1 The TC 33 Capture file contains information about the purchases and refunds that a merchant submits to CyberSource. CyberSource through VisaNet creates the TC 33 Capture file at the end of the day and sends it to the merchant’s acquirer, who uses this information to facilitate end-of-day clearing processing with payment networks.
Elavon Merchant Descriptor

Services:
- Authorization
- Capture
- Credit

Card type:
- Diners Club

This feature enables you to submit a merchant descriptor value that is displayed on a cardholder’s statement.

Before including merchant descriptors in your requests, check with your bank to learn whether you must preregister your merchant descriptor information with them.

Table 8 Merchant Descriptor Field for Elavon

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
<th>Used By: Required (R) or Optional (O)</th>
<th>Data Type &amp; Length</th>
</tr>
</thead>
<tbody>
<tr>
<td>merchant_descriptor</td>
<td>Merchant description that is displayed on the cardholder’s statement.</td>
<td>ics_auth</td>
<td>String (22)</td>
</tr>
<tr>
<td></td>
<td>When you include more than one consecutive space, extra spaces are removed.</td>
<td>ics_bill</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>ics_credit</td>
<td></td>
</tr>
</tbody>
</table>
Elavon Americas Merchant Descriptors

Services:

- Authorization
- Capture
- Credit

This feature enables you to submit merchant descriptor values that are displayed on a cardholder’s statement.

Before including merchant descriptors in your requests, check with your bank to learn whether you must preregister your merchant descriptor information with them.

Table 9  Merchant Descriptor Fields for Elavon Americas

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
<th>Used By: Required (R) or Optional (O)</th>
<th>Data Type &amp; Length</th>
</tr>
</thead>
<tbody>
<tr>
<td>merchant_descriptor</td>
<td>Your business name. This name is displayed on the cardholder’s statement. When you include more than one consecutive space, extra spaces are removed. When you do not include this value in your authorization request, CyberSource uses the merchant name from your CyberSource account.</td>
<td>ics_auth (O) ics_bill (O) ics_credit (O)</td>
<td>String (23)</td>
</tr>
<tr>
<td>merchant_descriptor_city</td>
<td>City for your business location. This value might be displayed on the cardholder’s statement. When you do not include this value in your authorization request, CyberSource uses the merchant city from your CyberSource account.</td>
<td>ics_auth (O) ics_bill (O) ics_credit (O)</td>
<td>String (13)</td>
</tr>
</tbody>
</table>
Table 9  Merchant Descriptor Fields for Elavon Americas (Continued)

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
<th>Used By: Required (R) or Optional (O)</th>
<th>Data Type &amp; Length</th>
</tr>
</thead>
</table>
| merchant_descriptor_contact | Telephone number for your business. This value might be displayed on the cardholder’s statement. When you include more than one consecutive space, extra spaces are removed. When you do not include this value in your authorization request, CyberSource uses the merchant phone number from your CyberSource account. | ics_auth (O)  
ics_bill (O)  
ics_credit (O) | String (14) |
| merchant_descriptor_country | Country code for your business location. Use the standard ISO Standard Country Codes. This value might be displayed on the cardholder’s statement. When you do not include this value in your authorization request, CyberSource uses the merchant country from your CyberSource account. | ics_auth (O)  
ics_bill (O)  
ics_credit (O) | String (2) |
| merchant_descriptor_postal_code | Postal code for your business location. This value might be displayed on the cardholder’s statement.  
If your business is domiciled in the U.S., you can use a 5-digit or 9-digit postal code. A 9-digit postal code must follow this format: [5 digits][dash][4 digits]  
**Example**  12345-6789  
If your business is domiciled in Canada, you can use a 6-digit or 9-digit postal code. A 6-digit postal code must follow this format: [alpha][numeric][alpha][space][numeric][alpha][numeric]  
**Example**  A1B 2C3  
When you do not include this value in your authorization request, CyberSource uses the merchant postal code from your CyberSource account.  
**Important**  Mastercard requires a postal code for any country that uses postal codes. You can provide the postal code in your CyberSource account or you can include this field in your request. | ics_auth (O)  
ics_bill (O)  
ics_credit (O) | String (14) |
### Table 9  Merchant Descriptor Fields for Elavon Americas (Continued)

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
<th>Used By: Required (R) or Optional (O)</th>
<th>Data Type &amp; Length</th>
</tr>
</thead>
</table>
| merchant_descriptor_state | State code or region code for your business location. This value might be displayed on the cardholder's statement. For the U.S. and Canada, use the standard *State, Province, and Territory Codes for the United States and Canada.* When you do not include this value in your authorization request, CyberSource uses the merchant state from your CyberSource account. | ics_auth (O)  
ics_bill (O)  
ics_credit (O) | String (3) |
| merchant_descriptor_street | Street address for your business location. This value might be displayed on the cardholder's statement. When you do not include this value in your capture or credit request, CyberSource uses the merchant street name from your CyberSource account. | ics_auth (O)  
ics_bill (O)  
ics_credit (O) | String (60) |
FDCCompassMerchantDescriptors

Services:
- Authorization—only for aggregators
- Capture—only for merchants who are not aggregators
- Credit—only for merchants who are not aggregators

This feature enables you to submit merchant descriptor values that are displayed on a cardholder’s statement.

Before including merchant descriptors in your requests:
- Prepare a list of the merchant descriptors you plan to use.
- Contact FDC Compass for information about working with merchant descriptors. FDC Compass restricts the number of merchant descriptors you can use.
- Contact CyberSource Customer Support to have your account enabled for this feature.

Characters

In the merchant descriptor fields, question marks are replaced with spaces.

Do not use the following punctuation characters in the merchant descriptor fields because they will cause the transaction to be rejected with reply flag DINVALIDDATA:
- caret (^)
- backslash (\)
- open bracket ([)
- close bracket (])
- tilde (~)
- accent (´)
## API Fields

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
<th>Used By: Required (R) or Optional (O)</th>
<th>Data Type &amp; Length</th>
</tr>
</thead>
<tbody>
<tr>
<td>amexdata_taa1</td>
<td>Four Transaction Advice Addendum (TAA) fields. These fields are used to display descriptive information about a transaction on the customer’s American Express card statement. When you send TAA fields, start with <strong>amexdata_taa1</strong>, then <strong>...taa2</strong>, and so on. Skipping a TAA field causes subsequent TAA fields to be ignored. These fields are frequently used for Level II transactions. See <em>Level II and Level III Processing Using the SCMP API</em>.</td>
<td>ics_bill (O) ics_credit (O)</td>
<td>String (40)</td>
</tr>
<tr>
<td>amexdata_taa2</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>amexdata_taa3</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>amexdata_taa4</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

| merchant_descriptor    | Merchant description that is displayed on the cardholder’s statement. When you include more than one consecutive space, extra spaces are removed. For an installment transaction, you must use one of the following formats:  

  - `<12-character merchant name>*PYMT<N>OF<M>`  
  - `<7-character merchant name>*PYMT<N>OF<M>`  
  - `<3-character merchant name>*PYMT<N>OF<M>`  

  where `<N>` is the payment number and `<M>` is the total number of payments. For example, for the third installment in a series of seven payments, the PYMT<N>OF<M> portion of the merchant descriptor would be *PYMT3OF7*. For other types of transactions, you must use one of the following formats:  

  - `<12-character merchant name>*<9-character product description>`  
  - `<7-character merchant name>*<14-character product description>`  
  - `<3-character merchant name>*<18-character product description>` | ics_auth ics_bill ics_credit | String (22)           |
|                        | Required when **merchant_descriptor_contact** is included in the request.     |                                       |                    |
### Table 10  Merchant Descriptor Fields for FDC Compass (Continued)

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
<th>Used By: Required (R) or Optional (O)</th>
<th>Data Type &amp; Length</th>
</tr>
</thead>
</table>
| merchant_descriptor_contact | Merchant contact information, such as a phone number, that is displayed on the cardholder's statement. When you include more than one consecutive space, extra spaces are removed. You must use one of the following formats:  
  - PCCCCCCCCCCCC  
  - NNN-NNN-NNNN  
  - NNN-NNN-NAAA  
  - NNN-NNN-AAAA  
  - NNN-AAAAAAA  
  where:  
  - A: Alphanumeric (alpha or numeric)  
  - C: Character (alpha or blank)  
  - N: Numeric  
  - P: Alpha | ics_auth  
 ics_bill  
 ics_credit  
 Required when merchant_descriptor is included in the request. | String (13) |
Merchant Descriptors Using the SCMP API

FDC Nashville Global
Merchant Descriptors

Services:

- Authorization
- Capture
- Credit

This feature enables you to submit merchant descriptor values that are displayed on a cardholder’s statement.

Before including merchant descriptors in your requests:

- Contact FDC Nashville Global to register to use merchant descriptors.
- Contact CyberSource Customer Support to have your account enabled for this feature.

Merchant Descriptor Logic

---

**Important**

Some of the logic described in this section might not apply to your implementation depending on which parts of the merchant descriptor functionality are enabled in your CyberSource account.

---

**Important**

You are responsible for ensuring that all the merchant descriptor location information that CyberSource sends to the processor is compatible.

For example, if a request message includes one merchant descriptor location field, CyberSource might use the information in your CyberSource account to populate the remaining merchant descriptor location values that it sends to the processor. CyberSource does not check the merchant descriptor values to ensure that the combination of values from the request message and from your CyberSource account are compatible.

To avoid a mismatch of merchant descriptor location values, CyberSource recommends that you include all the merchant descriptor location fields in a request or do not include any merchant descriptor location fields in a request.
For authorizations, CyberSource provides merchant descriptor information to FDC Nashville Global only when you include merchant descriptor information in the authorization request. For each merchant descriptor, when you do not include the merchant descriptor value in an authorization request, CyberSource does not send a merchant descriptor value to FDC Nashville Global.

For captures, CyberSource provides merchant descriptor information to FDC Nashville Global when you provide merchant descriptor information in the capture request, authorization request, or your CyberSource account. For each merchant descriptor, when you do not include the merchant descriptor value in a capture request, CyberSource uses the value from the authorization request. If you did not include the merchant descriptor value in the authorization request, CyberSource uses the corresponding value from your CyberSource account. If the value is not included in your CyberSource account, FDC Nashville Global uses the value from your First Data merchant master file.

For follow-on credits, CyberSource provides merchant descriptor information to FDC Nashville Global when you provide merchant descriptor information in the credit request, capture request, authorization request, or your CyberSource account. For each merchant descriptor, when you do not include the merchant descriptor value in a follow-on credit request, CyberSource uses the value from the capture request. If you did not include the merchant descriptor value in the capture request, CyberSource uses the value from the authorization request. If you did not include the merchant descriptor value in the authorization request, CyberSource uses the corresponding value from your CyberSource account. If the value is not included in your CyberSource account, FDC Nashville Global uses the value from your First Data merchant master file.

For stand-alone credits, CyberSource provides merchant descriptor information to FDC Nashville Global when you provide merchant descriptor information in the credit request or your CyberSource account. For each merchant descriptor, when you do not include the merchant descriptor value in a stand-alone credit request, CyberSource uses the corresponding value from your CyberSource account. If the value is not included in your CyberSource account, FDC Nashville Global uses the value from your First Data merchant master file.

To add a merchant descriptor value to your CyberSource account, contact CyberSource Customer Support.
# API Fields

Table 11  Merchant Descriptor Fields for FDC Nashville Global

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
<th>Used By: Required (R) or Optional (O)</th>
<th>Data Type &amp; Length</th>
</tr>
</thead>
</table>
| merchant_descriptor           | Business description. This value must consist of your business name. When payments are made in installments, this value must also include installment information such as “1 of 5” or “3 of 7.”  
This value is displayed on the cardholder’s statement.  
For information about what happens when you do not include this value in your request, see "Merchant Descriptor Logic," page 35. | ics_auth (O)  
ics_bill (O)  
ics_credit (O)  
When you include this field in a request, you must also include merchant_descriptor_contact and merchant_descriptor_state. | String (22) |
| merchant_descriptor_alternate | Alternate contact information for your business, such as an email address or URL.  
This value might be displayed on the cardholder’s statement.  
For information about what happens when you do not include this value in your request, see "Merchant Descriptor Logic," page 35.  
For authorizations, CyberSource does not provide this value to the processor. Instead, CyberSource stores this value and sends it to the processor for captures and follow-on credits. | ics_auth (O)  
ics_bill (O)  
ics_credit (O) | String (13) |
| merchant_descriptor_contact   | Contact information for your business. For a card-present request, this value must be the city in which your store or outlet is located.  
For a card-not-present request, this value must be your customer service telephone number. When you include more than one consecutive space, extra spaces are removed.  
This value might be displayed on the cardholder’s statement.  
For information about what happens when you do not include this value in your request, see "Merchant Descriptor Logic," page 35. | ics_auth (O)  
ics_bill (O)  
ics_credit (O)  
When you include this field in a request, you must also include merchant_descriptor and merchant_descriptor_state. | String (11) |
Table 11  Merchant Descriptor Fields for FDC Nashville Global (Continued)

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
<th>Used By: Required (R) or Optional (O)</th>
<th>Data Type &amp; Length</th>
</tr>
</thead>
<tbody>
<tr>
<td>merchant_descriptor_country</td>
<td>Country in which your business is located. Use the two-character ISO Standard Country Codes. This value might be displayed on the cardholder’s statement. For information about what happens when you do not include this value in your request, see &quot;Merchant Descriptor Logic,&quot; page 35.</td>
<td>ics_auth (O) ics_bill (O) ics_credit (O)</td>
<td>String (2)</td>
</tr>
<tr>
<td>merchant_descriptor_postal_code</td>
<td>Postal code for your business location. This value might be displayed on the cardholder’s statement. When the merchant descriptor country is the U.S., the postal code must consist of five digits or nine digits. A 9-digit postal code must follow this format: [5 digits][dash][4 digits] Example 12345-6789 When the merchant descriptor country is Canada, the 6-digit postal code must follow this format: [alpha][numeric][alpha][space] [numeric][alpha][numeric] Example A1B 2C3</td>
<td>ics_auth (O) ics_bill (O) ics_credit (O)</td>
<td>String (10)</td>
</tr>
</tbody>
</table>
Table 11  Merchant Descriptor Fields for FDC Nashville Global (Continued)

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
<th>Used By: Required (R) or Optional (O)</th>
<th>Data Type &amp; Length</th>
</tr>
</thead>
</table>
| merchant_descriptor_state     | State or territory in which your business is located. cardholder’s statement. When the merchant descriptor country is the U.S. or Canada, use the State, Province, and Territory Codes for the United States and Canada. This value might be displayed on the cardholder’s statement. For information about what happens when you do not include this value in your request, see "Merchant Descriptor Logic," page 35. | ics_auth (O)  
ics_bill (O)  
ics_credit (O)  
When you include this field in a request, you must also include merchant_descriptor and merchant_descriptor_contact. | String (2)         |
| merchant_descriptor_street    | Street address for your business location. When you include this value in your request, CyberSource recommends the following:  
  - If you are located in the United States or Canada, also include the merchant descriptor country, merchant descriptor state, and merchant descriptor postal code in your request.  
  - If you are not located in the United States or Canada, also include the merchant descriptor country and merchant descriptor postal code in your request.  
This value might be displayed on the cardholder’s statement.  
For information about what happens when you do not include this value in your request, see "Merchant Descriptor Logic," page 35. | ics_auth (O)  
ics_bill (O)  
ics_credit (O)  
FDC Nashville Global recommends that you include this value for debit card requests and for American Express credit card requests. | String (60)        |
FDMS South Merchant Descriptor

Services:
- Authorization
- Capture
- Credit

This feature enables you to submit a merchant descriptor value that is displayed on a cardholder’s statement.

FDMS South permits you to send a unique merchant descriptor with every transaction. This is useful when you want to include the order number as part of the merchant descriptor.

Before including a merchant descriptor in your requests:
- Contact FDMS South to register to use merchant descriptors.
- Contact CyberSource Customer Support to have your account configured for this feature.

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
<th>Used By: Required (R) or Optional (O)</th>
<th>Data Type &amp; Length</th>
</tr>
</thead>
<tbody>
<tr>
<td>merchant_descriptor</td>
<td>Merchant description that is displayed on the cardholder’s statement.</td>
<td>ics_auth iics_bill iics_credit</td>
<td>String (22)</td>
</tr>
<tr>
<td></td>
<td>When you include more than one consecutive space, extra spaces are removed.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Service:

- Authorization

This feature enables you to submit a merchant descriptor value that is displayed on a cardholder’s statement.

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
<th>Used By: Required (R) or Optional (O)</th>
<th>Data Type &amp; Length</th>
</tr>
</thead>
<tbody>
<tr>
<td>merchant_descriptor</td>
<td>Your business name. This name is displayed on the cardholder’s statement. When you do not include this value in your authorization request, CyberSource uses the value from your CyberSource account. Special characters allowed: % $ , / &amp; ( ) + = = &lt; &gt; - *</td>
<td>ics_auth (O)</td>
<td>String (22)</td>
</tr>
</tbody>
</table>
GPN Merchant Descriptors

Services:
- Capture
- Credit

This feature enables you to submit merchant descriptor values that are displayed on a cardholder’s statement.

Before including merchant descriptors in your requests, contact your merchant account provider to register to use merchant descriptors.

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
<th>Used By: Required (R) or Optional (O)</th>
<th>Data Type &amp; Length</th>
</tr>
</thead>
<tbody>
<tr>
<td>merchant_descriptor</td>
<td>Merchant description that is displayed on the cardholder’s statement.</td>
<td>ics_bill, ics_credit</td>
<td>String (22)</td>
</tr>
<tr>
<td></td>
<td>When you include more than one consecutive space, extra spaces are removed.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>merchant_descriptor_contact</td>
<td>Merchant contact information, such as a phone number, that is displayed on the cardholder’s statement.</td>
<td>ics_bill (O), ics_credit (O)</td>
<td>String (13)</td>
</tr>
<tr>
<td></td>
<td>When you include more than one consecutive space, extra spaces are removed.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Ingenico ePayments Merchant Descriptor

Services:
- Authorization
- Capture
- Credit

This feature enables you to submit a merchant descriptor value that is displayed on a cardholder’s statement.

Before including a merchant descriptor in your requests, contact CyberSource Customer Support to have your account configured for this feature.

Table 15 Merchant Descriptor Field for Ingenico ePayments

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
<th>Used By: Required (R) or Optional (O)</th>
<th>Data Type &amp; Length</th>
</tr>
</thead>
<tbody>
<tr>
<td>merchant_descriptor</td>
<td>Merchant description that is displayed on the cardholder’s statement.</td>
<td>ics_auth</td>
<td>String (22)</td>
</tr>
<tr>
<td></td>
<td>When you include more than one consecutive space, extra spaces are removed.</td>
<td>ics_bill</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>ics_credit</td>
<td></td>
</tr>
</tbody>
</table>
OmniPay Direct Merchant Descriptors

Services:
- Authorization
- Capture
- Credit

This feature enables you to submit merchant descriptor values that are displayed on a cardholder’s statement.

Table 16  Merchant Descriptor Fields for OmniPay Direct

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
<th>Used By: Required (R) or Optional (O)</th>
<th>Data Type &amp; Length</th>
</tr>
</thead>
<tbody>
<tr>
<td>merchant_descriptor</td>
<td>Your business name. This name is displayed on the cardholder’s statement.</td>
<td>ics_auth (O)</td>
<td>String (23)</td>
</tr>
<tr>
<td></td>
<td>When you include more than one consecutive space, extra spaces are removed.</td>
<td>ics_bill (O)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>When you do not include this value in your capture or credit request, CyberSource uses the value from your authorization request. If you did not include this value in your authorization request, CyberSource uses the merchant name from your CyberSource account.</td>
<td>ics_credit (O)</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Important</strong>  This value must consist of English characters.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>merchant_descriptor_city</td>
<td>City for your business location. This value might be displayed on the cardholder’s statement.</td>
<td>ics_auth (O)</td>
<td>String (13)</td>
</tr>
<tr>
<td></td>
<td>When you do not include this value in your capture or credit request, CyberSource uses the value from your authorization request. If you did not include this value in your authorization request, CyberSource uses the merchant city from your CyberSource account.</td>
<td>ics_bill (O)</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Important</strong>  This value must consist of English characters.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Table 16  Merchant Descriptor Fields for OmniPay Direct (Continued)

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
<th>Used By: Required (R) or Optional (O)</th>
<th>Data Type &amp; Length</th>
</tr>
</thead>
</table>
| merchant_descriptor_country | Country code for your business location. Use the standard ISO Standard Country Codes. This value might be displayed on the cardholder's statement. When you do not include this value in your capture or credit request, CyberSource uses the value from your authorization request. If you did not include this value in your authorization request, CyberSource uses the merchant country from your CyberSource account. **Important** This value must consist of English characters. | ics_auth (O)  
ics_bill (O)  
ics_credit (O) | String (2) |
| merchant_descriptor_postal_code | Postal code for your business location. This value might be displayed on the cardholder’s statement. If your business is domiciled in the U.S., you can use a 5-digit or 9-digit postal code. A 9-digit postal code must follow this format: [5 digits][dash][4 digits] **Example** 12345-6789 If your business is domiciled in Canada, you can use a 6-digit or 9-digit postal code. A 6-digit postal code must follow this format: [alpha][numeric][alpha][space] [numeric][alpha][numeric] **Example** A1B 2C3 When you do not include this value in your capture or credit request, CyberSource uses the value from your authorization request. If you did not include this value in your authorization request, CyberSource uses the merchant postal code from your CyberSource account. **Important** This value must consist of English characters. **Important** Mastercard requires a postal code for any country that uses postal codes. You can provide the postal code in your CyberSource account or you can include this field in your request. | ics_auth (O)  
ics_bill (O)  
ics_credit (O) | String (10) |
Table 16  Merchant Descriptor Fields for OmniPay Direct (Continued)

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
<th>Used By: Required (R) or Optional (O)</th>
<th>Data Type &amp; Length</th>
</tr>
</thead>
</table>
| merchant_descriptor_state | State code or region code for your business location. This value might be displayed on the cardholder’s statement. For the U.S. and Canada, use the standard *State, Province, and Territory Codes for the United States and Canada*. When you do not include this value in your capture or credit request, CyberSource uses the value from your authorization request. If you did not include this value in your authorization request, CyberSource uses the merchant state from your CyberSource account. **Important** This value must consist of English characters. | ics_auth (O)  
ics_bill (O)  
ics_credit (O) | String (3) |


OmniPay-Ireland Merchant Descriptor

OmniPay-Ireland is the CyberSource name for HSBC International.

Note

Services:
- Authorization
- Capture
- Credit

Card types:
- Visa
- Mastercard
- American Express

This feature enables you to submit a merchant descriptor value that is displayed on a cardholder’s statement.

Before including a merchant descriptor in a requests:
- Contact OmniPay-Ireland to register to use merchant descriptors.
- Contact CyberSource Customer Support to have your account configured for this feature.
### Table 17  Merchant Descriptor Field for OmniPay-Ireland

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
<th>Used By: Required (R) or Optional (O)</th>
<th>Data Type &amp; Length</th>
</tr>
</thead>
</table>
| merchant_descriptor | Merchant description that is displayed on the cardholder's statement. When you include more than one consecutive space, extra spaces are removed. You must use one of the following formats:  
- <12-character merchant name>*  
  <10-character product description>  
- <7-character merchant name>*  
  <15-character product description>  
- <3-character merchant name>*  
  <19-character product description> | ics_auth  
ics_bill  
ics_credit | String (22) |
Rede Merchant Descriptor

Service:

- Authorization

This feature enables you to submit a merchant descriptor value that is displayed on a cardholder’s statement.

Table 18  Merchant Descriptor Field for Rede

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
<th>Used By: Required (R) or Optional (O)</th>
<th>Data Type &amp; Length</th>
</tr>
</thead>
<tbody>
<tr>
<td>merchant_descriptor</td>
<td>Merchant description that is displayed on the cardholder's statement. When you include more than one consecutive space, extra spaces are removed. When you send a value that exceeds the maximum length, CyberSource truncates the value before sending it to the processor.</td>
<td>ics_auth (O)</td>
<td>String (13)</td>
</tr>
</tbody>
</table>
SIX Merchant Descriptors

Services:
- Authorization
- Capture
- Credit

This feature enables you to submit merchant descriptor values that are displayed on a cardholder’s statement.

Before including merchant descriptors in your requests:
- Contact SIX to let them know the values you will be sending in these fields.
- Contact CyberSource Customer Support to have your account configured for this feature.

When you include any merchant descriptors in a request, you must include all the fields in the following table.
### Table 19  Merchant Descriptor Fields for SIX

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
<th>Used By: Required (R) or Optional (O)</th>
<th>Data Type &amp; Length</th>
</tr>
</thead>
</table>
| merchant_descriptor             | Your business name. This name is displayed on the cardholder’s statement. When you include more than one consecutive space, extra spaces are removed. When you do not include this value in your capture or credit request, CyberSource uses the value from your authorization request. If you did not include this value in your authorization request, CyberSource uses the merchant name from your CyberSource account. **Important** This value must consist of English characters. | ics_auth (R)  
ics_bill (R)  
ics_credit (R) | String (23) |
| merchant_descriptor_city        | City for your business location. This value might be displayed on the cardholder’s statement. When you do not include this value in your capture or credit request, CyberSource uses the value from your authorization request. If you did not include this value in your authorization request, CyberSource uses the merchant city from your CyberSource account. **Important** This value must consist of English characters. | ics_auth (R)  
ics_bill (R)  
ics_credit (R) | String (13) |
| merchant_descriptor_country     | Country code for your business location. Use the standard [ISO Standard Country Codes](#). This value might be displayed on the cardholder’s statement. When you do not include this value in your capture or credit request, CyberSource uses the value from your authorization request. If you did not include this value in your authorization request, CyberSource uses the merchant country from your CyberSource account. **Important** This value must consist of English characters. | ics_auth (R)  
ics_bill (R)  
ics_credit (R) | String (2) |
Streamline Merchant Descriptors

Services:
- Capture
- Credit

This feature enables you to submit merchant descriptor values that are displayed on a cardholder’s statement.

Before including merchant descriptors in your requests:
- Contact Streamline to let them know the values you will be sending in these fields.
- Contact CyberSource Customer Support to have your account configured for this feature.

When you include any merchant descriptors in a request, you must include all the fields in the following table.

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
<th>Used By: Required (R) or Optional (O)</th>
<th>Data Type &amp; Length</th>
</tr>
</thead>
<tbody>
<tr>
<td>merchant_descriptor</td>
<td>Your business name. When you include more than one consecutive space, extra spaces are removed.</td>
<td>ics_bill, ics_credit</td>
<td>String (22)</td>
</tr>
<tr>
<td>merchant_descriptor_contact</td>
<td>Contact information for your business. When you include more than one consecutive space, extra spaces are removed. For card-present transactions, Streamline recommends that this field contain your city. For card-not-present transactions, Streamline recommends that this field contain the telephone number for your help desk or the URL for your web site. When you provide a telephone number in this field, the first three digits must be numeric.</td>
<td>ics_bill (O), ics_credit (O)</td>
<td>String (13)</td>
</tr>
<tr>
<td>Field</td>
<td>Description</td>
<td>Used By: Required (R) or Optional (O)</td>
<td>Data Type &amp; Length</td>
</tr>
<tr>
<td>---------------------</td>
<td>--------------------------------------------------</td>
<td>---------------------------------------</td>
<td>--------------------</td>
</tr>
<tr>
<td>merchant_descriptor_postal_code</td>
<td>Postal code for your business location.</td>
<td>ics_bill (O)</td>
<td>String (10)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>ics_credit (O)</td>
<td></td>
</tr>
<tr>
<td>merchant_descriptor_street</td>
<td>Street address for your business location.</td>
<td>ics_bill (O)</td>
<td>String (26)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>ics_credit (O)</td>
<td></td>
</tr>
</tbody>
</table>
Merchant Descriptors Using the SCMP API

November 2019

CHAPTER 20

TSYS Acquiring Solutions

Merchant Descriptors

Services:
- Capture
- Credit

This feature enables you to submit merchant descriptor values that are displayed on a cardholder’s statement.

Before including merchant descriptors in your requests, contact CyberSource Customer Support to have your account configured for this feature.

Table 21  Merchant Descriptor Fields for TSYS Acquiring Solutions

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
<th>Used By: Required (R) or Optional (O)</th>
<th>Data Type &amp; Length</th>
</tr>
</thead>
<tbody>
<tr>
<td>merchant_descriptor</td>
<td>Your business name. When you include more than one consecutive space, extra spaces are removed. When you do not include this value in your capture or credit request, CyberSource uses the business name from your CyberSource account.¹</td>
<td>ics_bill, ics_credit</td>
<td>American Express card type: String (38) All other card types: String (23)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>merchant_descriptor_city</td>
<td>City for your business location. When you do not include this value in your request, CyberSource uses the value that is in your CyberSource account.¹</td>
<td>ics_bill (O), ics_credit (O)</td>
<td>American Express card type: String (21) All other card types: String (13)</td>
</tr>
</tbody>
</table>

¹ To add this value to your CyberSource account, contact CyberSource Customer Support.
<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
<th>Used By: Required (R) or Optional (O)</th>
<th>Data Type &amp; Length</th>
</tr>
</thead>
<tbody>
<tr>
<td>merchant_descriptor_contact</td>
<td>For card-present transactions, TSYS Acquiring Solutions recommends that this field contain the street address for your business location. For card-not-present transactions, TSYS Acquiring Solutions recommends that this field contain the phone number for your business or the URL for your web site. When you do not include this value in your request, CyberSource uses the value that is in your CyberSource account.¹</td>
<td>ics_bill (O) ics_credit (O)</td>
<td>String (13)</td>
</tr>
</tbody>
</table>

¹ To add this value to your CyberSource account, contact CyberSource Customer Support.
Worldpay VAP Merchant Descriptors

Services:
- Authorization
- Credit—stand-alone credits only. Worldpay VAP does not accept merchant descriptors in follow-on credit requests.

This feature enables you to submit merchant descriptor values that are displayed on a cardholder's statement.

Before including merchant descriptors in your requests:
- Contact Worldpay VAP to register to use merchant descriptors.
- Contact CyberSource Customer Support to have your account configured for this feature.

If merchant descriptors are enabled for your CyberSource account, CyberSource always provides merchant descriptor information to the processor for you for all authorization transactions. When you do not include merchant descriptor information in your authorization requests, CyberSource uses the default values in your CyberSource account.

Note: Worldpay VAP was previously called Litle. Litle was purchased by Vantiv, which was then purchased by Worldpay VAP. If you have any questions, contact your account manager at Worldpay VAP.
### Table 22  Merchant Descriptor Fields for Worldpay VAP

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
<th>Used By: Required (R) or Optional (O)</th>
<th>Data Type &amp; Length</th>
</tr>
</thead>
</table>
| merchant_descriptor | Your business name. This name is displayed on the cardholder’s statement. When you include more than one consecutive space, extra spaces are removed. When you do not include this value in your request, CyberSource uses the value that is in your CyberSource account.\(^1\) When you include the merchant descriptor contact field in your request, you must provide a merchant descriptor in this field or in your CyberSource account. When you do not include the merchant descriptor contact in your request, the merchant descriptor is optional. You can use one of the following formats for the merchant descriptor field. You are not required to use these formats.  
  - \(<12\text{-character prefix}>*<9\text{-character product description}>\)
  - \(<7\text{-character prefix}>*<14\text{-character product description}>\)
  - \(<3\text{-character prefix}>*<18\text{-character product description}>\)
When you use one of these formats:
  - The prefix in the merchant descriptor field must be exactly the same as the prefix set in your Worldpay VAP account. Typically, the prefix is your merchant name.
  - The valid characters for the merchant descriptor are:
    - Numbers
    - Letters
    - The following special characters: `&`, `*`, `-`, `#`, `,`, and `.` | ics_auth  
ics_credit  
See the description. | String (22) |

\(^1\) To add this value to your CyberSource account, contact CyberSource Customer Support.
### Table 22  Merchant Descriptor Fields for Worldpay VAP (Continued)

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
<th>Used By:</th>
</tr>
</thead>
</table>
| merchant_descriptor_   | Alternate contact information for your business, such as an email address or URL. This value might be displayed on the cardholder’s statement. When you do not include this value in your capture or credit request, CyberSource uses the merchant URL from your CyberSource account. | ics_auth (O)  
| alternate              |                                                                                                                                             | ics_credit (O)            | String (13) |
| merchant_descriptor_   | City or phone number for your business. This value might be displayed on the cardholder’s statement. When you do not include this value in your request, CyberSource uses the value that is in your CyberSource account. | ics_auth (O)  
| city                   |                                                                                                                                             | ics_credit (O)            | String (50) |
| merchant_descriptor_   | Contact information for your business. This value might be displayed on the cardholder’s statement. This value could be used to resolve billing inquiries and disputes. When you include more than one consecutive space, extra spaces are removed. When you do not include this value in your request, CyberSource uses the URL or phone number in your CyberSource account. | ics_auth (O)  
| contact                |                                                                                                                                             | ics_credit (O)            | String (13) |

1 To add this value to your CyberSource account, contact CyberSource Customer Support.