Online Bank Transfers
Using the SCMP API
August 2019
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<th>Release</th>
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<tr>
<td>August 2019</td>
<td>Clarified information about required fields for merchants who use a CyberSource settlement and services account.</td>
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<td>Added new information about multibyte character strings. See &quot;Working with Multibyte Character Strings,&quot; page 62.</td>
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<td>July 2018</td>
<td>iDEAL: updated the test value for the <code>ap_sale_payment_option_id</code> field. See &quot;Testing,&quot; page 44.</td>
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<td>■ Updated the transaction flow. See &quot;Transaction Flow,&quot; page 49.</td>
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<td>■ Updated the possible values of the <code>customer_language</code> field. See &quot;Request Fields,&quot; page 62.</td>
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<td>Added the <code>ap_sale_processor_transaction_id</code> reply field. See &quot;Reply Fields,&quot; page 70.</td>
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<tr>
<td>August 2017</td>
<td>Updated all the Sale service examples.</td>
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<tr>
<td>July 2017</td>
<td>Updated the <code>ap_refund_payment_status</code> reply field. See &quot;Reply Fields,&quot; page 70.</td>
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About This Guide

Audience and Purpose

This guide is written for merchants who want to offer Online Bank Transfer services to customers. This guide describes the tasks you must complete in order to make a payment, request the status of a payment, or refund a payment. It is intended to help you provide a seamless payment experience for the customer.

Conventions

Note and Important Statements

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

An Important statement contains information essential to successfully completing a task or learning a concept.
Text and Command Conventions

<table>
<thead>
<tr>
<th>Convention</th>
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</tr>
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</table>
| **bold**   | ■ Field and service names in text; for example: Include the `ics_applications` field.  
■ Items that you are instructed to act upon; for example: Click `Save`. |
| *italic*   | ■ Filenames and pathnames. For example:  
Add the filter definition and mapping to your `web.xml` file.  
■ Placeholder variables for which you supply particular values. |
| **Screen text** | ■ XML elements.  
■ Code examples and samples.  
■ Text that you enter in an API environment; for example:  
Set the `ics_applications` field to `ics_ap_sale`. |

Related Documents

■ *Getting Started with CyberSource Advanced for the SCMP API (PDF | HTML)*—describes how to start using your CyberSource advanced account.

■ SCMP API Documentation and Downloads page.

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)

Customer Support

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

[http://www.cybersource.com/support](http://www.cybersource.com/support)
Online banking services enable customers to pay for goods using direct online bank transfers from their bank account to your account.

**Merchant Account Types**

Two types of merchant accounts are available:

- The CyberSource settlement and services account—this merchant account has no direct contract with a payment provider partner. The CyberSource Financial Settlement Partner (FSP) collects the funds on your behalf and settles the funds to your merchant account. Contact your sales representative for additional information.

  ![Important]

  CyberSource automatically requests the export compliance service for each transaction using this type of merchant account. Export Compliance verifies customer information by comparing it to many lists that are maintained by government agencies to support export controls. If a customer’s first name and last name or company name appears on any of the lists, you receive information indicating that the transaction is declined.

- The processor direct contract account—this merchant account must use the payment provider selected by CyberSource and you must inform your sales representative of any existing direct contracts.

  ![Important]

  The CyberSource system performs compliance checks in a production environment on customer data for merchants using a CyberSource settlement and services account. This compliance check is skipped in the CyberSource test environment. To facilitate this check in the production environment, new fields must be sent in the sale API request. If these fields are not sent in the request, the sale service might not show an error in the test environment but will show an error in the production environment. Therefore, merchants must send these fields in their requests: first name, last name, street1, city, country.
## Supported Payment Methods

Table 1 lists the supported payment methods currently available for processing online bank transfers. Additional payment methods that use the online bank transfer services are supported by CyberSource.

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<td>Sofort (see Chapter 6, &quot;Processing Sofort Transactions,&quot; on page 49).</td>
<td>Austria, Belgium, Germany, Italy, Netherlands, Spain</td>
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<td>• Check Status</td>
</tr>
<tr>
<td></td>
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<td>• Refund</td>
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Options Service

The options service is valid only for iDEAL transactions (see Chapter 5, "Processing iDEAL Transactions," on page 37).

The options service (ics_ap_options) retrieves a list of bank option IDs and bank names which you can display to the customer on your web site. CyberSource recommends requesting the options service once a day and caching the information.

When a customer chooses a bank on your web site, you must include the associated option ID in the sale request (see "Sale Service," page 11) which returns a bank redirect URL to direct the customer to. If the option ID is not included in the sale request, the bank redirect URL returned directs the customer to a bank selection page.

Sale Service

The sale service (ics_ap_sale) returns the redirect URL for customer’s bank. The customer is directed to the URL to confirm their payment details.

As part of the sale service request you must specify URLs to direct the customer to after the payment is successful, or fails, or when the customer cancels the transaction:

- Success URL—the customer is directed to this URL after completing a payment. Do not use this URL to confirm a payment because the response is not signed and it could be tampered with.

  CyberSource recommends that the success URL link to a static web page. The text should inform the customer that the payment is being processed and that they will be informed of the order status (via email or a dedicated web page), rather than stating the payment was successful.

- Cancel URL—the customer is directed to this URL after canceling a payment or closing the browser.

Failure URL—the customer is directed to this URL when a payment fails due to insufficient funds or a decline from the issuer.

You can include the URLs in the sale service request or CyberSource can update your configuration settings to include the URLs in all CyberSource service requests.
Check Status Service

The check status service returns the latest status of a transaction. It is a follow-on request that uses the request ID value returned from the sale service request. The request ID value links the check status request to the payment transaction.

The check status service can also be used to request the status of a refund payment. In the request include the request ID value returned from the refund service request. The request ID value links the check status request to the refund transaction.

When a payment is confirmed by the customer, they are directed to your success URL.

Important

When `billTo_country` is `US` or `CA`, the state and postal code must also be included.

CyberSource recommends waiting 30 seconds before requesting check status service (ics_ap_check_status). The check status response confirms whether the payment was accepted between the customer and the processor.

Important

CyberSource recommends that the success URL links to a static web page. The text should inform the customer that the payment is being processed and they will be informed of the order status (via email or a dedicated web page), rather than stating the payment was successful.

Refund Service

The refund service request (ics_ap_refund) is a follow-on request that uses the request ID value returned from the sale request. The request ID value links the refund transaction to the original payment transaction.

Important

CyberSource recommends shipping goods when the payment status is updated to `settled`.

Important

CyberSource recommends that the payment status must be `settled` before refunding a payment and returning funds to the customer account.
Processing Bancontact Transactions

*Bancontact* is an e-commerce payment system in Belgium that enables customers to pay for goods using direct online bank transfers from their bank accounts to your account.

These banks support the Bancontact payment method:

- ABK Bank
- Argenta
- Axa
- Bank VanBreda
- CPH Banque
- Belfius
- Beobank
- BNP Paribas Fortis
- Bpost Bank
- CBC
- Crelan
- Deutsche Bank
- ING
- KBC
- Keytrade Bank
- Nagelmackers
- Record Bank
- VDK Spaarbank
Chapter 2  Processing Bancontact Transactions

Transaction Flow

For a transaction flow diagram see:


1 Display the Bancontact payment method on your checkout page.

Important

Supported browsers are Google Chrome, Internet Explorer, Safari, and Firefox.

2 Request the sale service (ics_ap_sale) and include the corresponding bank ID for the bank that the customer chooses. Also send the success, cancel, and failure return URLs so that the bank can return the customer to your page.

3 CyberSource responds with a URL to direct the customer to their online banking page to confirm their payment details.

4 When the payment is successful, the customer is directed to the success URL that you included in the sale service request.

When the payment is canceled, the customer is directed to the cancel URL that you included in the sale service request.

When the payment fails, the customer is directed to the failure URL that you included in the sale service request.

5 When a customer is directed to the success URL, you can request the check status service (ics_ap_check_status) to retrieve the current status of the payment.

The transaction statuses are:

- Pending—the payment was initiated. Do not ship the goods.
- Abandoned—the customer did not complete the transaction within 15 minutes.
- Settled—the payment is complete. You can ship the goods.
- Failed—the payment failed. Look at the ics_rmsg field for a description.

Important

Supported browsers are Google Chrome, Internet Explorer, Safari, and Firefox.

Note

If the status returned is pending, wait 5 minutes before making the request.
If there is no status change, wait 20 minutes before making another request. After 20 minutes, the status will be settled, abandoned, or failed.
6 If required, you can request the refund service (ics_ap_refund) to refund a customer’s payment only when the payment status is updated to **settled**.

Bancontact transactions support:

- Follow-on refunds of payments that have a status of **settled**.
- Partial refunds and multiple refunds.
- Refunds for the original payment amount and the addition of 25 EUR. If the original payment amount was 45 EUR, you can refund up to 70 EUR.

### Performing a Sale

When you use a CyberSource settlement and services account, CyberSource automatically requests the export compliance service for every transaction. Export compliance verifies customer information by comparing it to lists maintained by government agencies. If a customer’s billing information appears on any of these lists, the transaction is declined.

The export compliance service can cause customers to experience transaction errors. If no customer billing information is sent in the sale service request in the test environment, no export compliance errors occur. However, if no customer billing information is sent in the sale service request in the production environment, export compliance errors occur.

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**Important**

If you have a CyberSource settlement and services account, you must send the following customer information in every sale service request: first name, last name, city, street1, country.

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**Note**

If you do not have a CyberSource settlement and services account, you do not need to send customer billing data. For more information on CyberSource merchant accounts, see Chapter 1, "Merchant Account Types," on page 9.

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When **offer-level** fields are included in the request, you must also include the **total_amount** field.
To perform a sale:

**Step 1** Set the **ics_applications** field to **ics_ap_sale**.

**Step 2** Include these **required** fields in the request:
- **ap_payment_type**—set to **MCH**.
- **ap_sale_cancel_url**—required when your CyberSource account does not include this value.
- **ap_sale_success_url**—required when your CyberSource account does not include this value.
- **ap_sale_failure_url**—required when your CyberSource account does not include this value.
- **bill_address1**—required when you have a CyberSource settlement and services account.
- **bill_city**—required when you have a CyberSource settlement and services account.
- **bill_country**—required when you have a CyberSource settlement and services account.
- **currency**
- **customer_firstname**—required when you have a CyberSource settlement and services account.
- **customer_lastname**—required when you have a CyberSource settlement and services account.
- **grand_total_amount**
- **merchant_descriptor**
- **merchant_id**
- **merchant_ref_number**

For examples of a sale request and reply, see "Examples," page 19. For detailed descriptions of all request and reply fields, see Appendix A, "API Fields," on page 61.
Chapter 2  Processing Bancontact Transactions

Checking a Payment Status

To check the status of a payment:

**Step 1**  Set the ics_applications field to ics_ap_check_status.

**Step 2**  Include these required fields in the request:

- merchant_id
- merchant_ref_number
- ap_payment_type—set to MCH.
- ap_check_status_request_id—including the value of the request_id field that was returned in the sale service response.

To verify the status of a refund, include the value of the request_id field that was returned in the refund service response.

For examples of a check status request and reply, see "Examples," page 19. For detailed descriptions of all request and reply fields, see Appendix A, "API Fields," on page 61.

Refunding a Payment

To refund a payment:

**Step 1**  Set the ics_applications field to ics_ap_refund.

**Step 2**  Include these fields in the request:

- ap_payment_type—set to MCH.
- ap_refund_request_id—including the value of the request_id field that was returned in the sale service response.
- currency
- grand_total_amount
- merchant_id
merchant_ref_number

For examples of a refund request and reply, see "Examples," page 19. For detailed descriptions of all request and reply fields, see Appendix A, "API Fields," on page 61.

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## Testing

For test transactions, send requests to the test server (CAS):

http://ics2testa.ic3.com

### To test a Bancontact transaction:

**Step 1** Request the Sale service (see "Performing a Sale," page 15).

**Step 2** Redirect to the URL you receive in the merchant_url field returned in the Sale service response.

**Step 3** Select a payment status:

- Paid—the payment status updates to settled. You are directed to the success URL that you included in the Sale service request.

- Canceled—the payment status updates to abandoned. You are directed to the cancel URL that you included in the Sale service request.

**Step 4** Click **Further to your webshop**.

**Step 5** If you selected Paid in Step 3, you are directed to the success URL and can request the check status service or the refund service.

If you selected Canceled in Step 3, you are directed to the cancel URL and can request the check status service to view the latest status of the payment.
Examples

Sale Request

Example 1  Sale Request

```
ap_payment_type=MCH
bill_address1=1 The Street
bill_city=Reading
bill_country=GB
bill_state=Berkshire
bill_zip=RG26DH
customer_firstname=John
customer_lastname=Smith
customer_email=null@example.com
ap_sale_cancel_url=https://www.valid.merchant.redirect.url.from.request.html?action=cancel
ap_sale_success_url=https://www.valid.merchant.redirect.url.from.request.html?action=succ
ap_sale_failure_url=https://www.valid.merchant.redirect.url.from.request.html?action=failure
currency=EUR
grand_total_amount=20.00
ics_applications=ics_ap_sale
merchant_descriptor=Online Store
merchant_id=mid12345
merchant_ref_number=refnum1234
```

Example 2  Sale Reply

```
ap_sale_amount=20.00
ap_sale_merchant_url=https://merchant.redirect.com/url.do?param_utf=27%23C%20%6B%AC%8%9A%6%B8%AC&param_url=7VV2XM7R8GF&sign=fdaa1df42b626a10e2e3f1c0fc87862
ap_sale_payment_status=pending
ap_sale_processor_response=00001
ap_sale_response_code=00001
ap_sale_rflag=SOK
ap_sale_rmsg=Request was processed successfully.
ap_sale_status=PENDING
ap_sale_trans_ref_no=7VV2XM7R8GF
currency=EUR
ics_decision_reason_code=100
ics_rflag=SOK
ics_rmsg=Request was processed successfully.
merchant_ref_number=refnum1234
request_id=45981178187660120154
request_token=AhjnrwSR8oc9P42KeEcJHjG9atasT2rek4jxx/3d81HJHyhz0/jYp4RgwAA1BMV
```
Check Status Request

Example 3  Check Status Request

ap_check_status_request_id=4598111781876601201540
ap_payment_type=MCH
ics_applications=ics_ap_check_status
merchant_id=mid12345
merchant_ref_number=refnum1234

Example 4  Check Status Reply

ap_check_status_payment_status=SETTLED
ap_check_status_rcode=1
ap_check_status_response_code=00004
ap_check_status_rflag=SOK
ap_check_status_rmsg=Request was processed successfully.
ap_check_status_trans_ref_no=TC20000C
ics_rcode=1
ics_rflag=SOK
ics_rmsg=Request was processed successfully.
merchant_ref_number=refnum1234
request_id=4598111781876601201540
request_token=AhjnwrSR8oc9Xks3f77JHGENP93fNRxNIJYafrr58Mm3AAA8hZW
Refund Request

Example 5 Refund Request

```java
ap_payment_type=MCH
ap_refund_request_id=4598111781876601201540
currency=eur
grand_total_amount=20.00
ics_applications=ics_ap_refund
merchant_id=mid12345
merchant_ref_number=refnum1234
```

Example 6 Refund Reply

```java
ap_refund_amount=20.00
ap_refund_payment_status=refunded
ap_refund_rcode=1
ap_refund_response_code=00006
ap_refund_rflag=SOK
currency=eur
ap_refund_rmsg=Request was processed successfully.
ap_refund_trans_ref_no=120000000001
ics_rcode=1
ics_rflag=SOK
ics_rmsg=Request was processed successfully.
merchant_ref_number=refnum1234
request_id=4598111781876601201540
request_token=AhjnrwSR8oc9YQWiJfJhGLJgwYMGBwYMU/3dP4EAAA6Am7
```
Electronic Payment Standard (EPS) is an e-commerce payment system in Austria that enables customers to pay for goods using direct online bank transfers from their bank accounts to your account.

---

Important

Refunds are currently not supported for EPS transactions.

---

Transaction Flow

For a transaction flow diagram see:


1 You display the EPS payment method on your checkout page.

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Note

For logo guidelines see:

https://www.girosolution.de/tools-support/werbemittel/

---

2 This step is optional. You add the EPS bank selection widget to your web page:

http://api.girocheckout.de/en:tools:eps_bankstatus_widget

The widget adds auto-complete functionality to a form input field and can be configured to return the customer’s BIC to the browser.

3 The customer chooses the EPS payment method.

4 The customer chooses the BIC using the widget (optional) or enters their BIC and clicks Pay.
5 You request the sale service (ics_ap_sale) and include the corresponding BIC (bank_swiftcode) that the customer chose in Step 4 and the success, cancel, and failure return URLs for that bank so that the bank can return the consumer to your page.

6 CyberSource responds with a merchant URL to direct the customer to their online banking page to confirm their payment details.

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Note

If no BIC value is included in the sale service request, the merchant URL returned in the sale service response directs the customer to a page that includes the EPS bank selection widget.

---

7 When the payment is successful, the customer is directed to the success URL that you included in the sale service request.

When the payment is canceled, the customer is directed to the cancel URL that you included in the sale service request.

When the payment fails, the customer is directed to the failure URL that you included in the sale service request.

8 When a customer is directed to the success URL, you can request the check status service (ics_ap_check_status) to retrieve the current status of the payment.

The transaction statuses are:

- Pending—the payment was initiated. Do not ship the goods.
- Abandoned—the customer did not complete the transaction within 15 minutes.
- Settled—the payment is complete. You can ship the goods.
- Failed—the payment failed. See the ics_rmsg field for a description.

---

Note

If the status returned is pending, wait 5 minutes before making the request. If there is no status change, wait 20 minutes before making another request. After 20 minutes the status will be settled, abandoned, or failed.

---

Performing a Sale

When you use a CyberSource settlement and services account, CyberSource automatically requests the export compliance service for every transaction. Export compliance verifies customer information by comparing it to lists maintained by government agencies. If a customer’s billing information appears on any of these lists, the transaction is declined.

The export compliance service can cause customers to experience transaction errors. If no customer billing information is sent in the sale service request in the test environment,
no export compliance errors occur. However, if no customer billing information is sent in the sale service request in the production environment, export compliance errors occur.

If you have a CyberSource settlement and services account, you must send the following customer information in every sale service request: first name, last name, city, street1, country.

If you do not have a CyberSource settlement and services account, you do not need to send customer billing data. For more information on CyberSource merchant accounts, see Chapter 1, “Merchant Account Types,” on page 9.

When offer-level fields are included in the request, you must also include the total_amount field.

To perform a sale:

**Step 1** Set the ics_applications field to ics_ap_sale.

**Step 2** Include these required fields in the request:

- ap_payment_type—set to EPS.
- ap_sale_cancel_url—required when your CyberSource account does not include this value.
- ap_sale_success_url—required when your CyberSource account does not include this value.
- ap_sale_failure_url—required when your CyberSource account does not include this value.
- bank_swiftcode
- bill_address1—required when you have a CyberSource settlement and services account.
- bill_city—required when you have a CyberSource settlement and services account.
- bill_country—required when you have a CyberSource settlement and services account.
- currency
- customer_firstname—required when you have a CyberSource settlement and services account.
- customer_lastname—required when you have a CyberSource settlement and services account.
- grand_total_amount
- merchant_descriptor
- merchant_id
- merchant_ref_number

For examples of a sale request and reply, see "Examples," page 27. For detailed descriptions of all request and reply fields, see Appendix A, "API Fields," on page 61.

## Checking a Payment Status

To check the status of a payment:

**Step 1** Set the `ics_applications` field to `ics_ap_check_status`.

**Step 2** Include these fields in the request:

- `ap_check_status_request_id`—include the value of the `request_id` field that was returned in the sale service response.

⚠️ **Important**

To check the status of a refund, include the value of the `request_id` field that was returned in the refund service response.

- `ap_payment_type`—set to `EPS`.
- `merchant_id`
- `merchant_ref_number`

For examples of a check status request and reply, see "Examples," page 27. For detailed descriptions of all request and reply fields, see Appendix A, "API Fields," on page 61.
Testing

For test transactions, send requests to the test server (CAS):

http://ics2testa.ic3.com

To test an EPS transaction:

EPS test data:


---

Step 1  Request the Sale service (see "Performing a Sale," page 23).

Step 2  Redirect to the URL that you receive in the merchant_url field returned in the Sale service response.

Step 3  Enter VBOEATWWAPO for the BIC.

Step 4  Click Continue to pay.

Step 5  Click Login.

Step 6  Review transaction details and click Contract drawing.

Step 7  Select mobileTAN.

Step 8  Click collect and record.

Step 9  Click OK to confirm the transaction.

Step 10  Click back to return to your web site.

The payment status updates to settled and you are directed to the success URL that you included in the Sale service request.
Examples

Sale Request

Example 7    Sale Request

```
ap_payment_type=EPS
bill_address1=1 The Street
bill_city=Reading
bill_country=GB
bill_state=Berkshire
bill_zip=RG26DH
customer_firstname=John
customer_lastname=Smith
customer_email=null@example.com
ap_sale_cancel_url=https://www.valid.merchant.redirect.url.from .request.html?action=cancel
ap_sale_success_url=https://www.valid.merchant.redirect.url. from.request.html?action=sucess
ap_sale_failure_url=https://www.valid.merchant.redirect.url. from.request.html?action=failure
currency=EUR
grand_total_amount=20.00
ics_applications=ics_ap_sale
merchant_descriptor=Online Store
merchant_id=mid12345
merchant_ref_number=refnum1234
```

Example 8    Sale Reply

```
ap_sale_amount=20.00
ap_sale_date_time=2016-04-04T230619Z
ap_sale_merchant_url=https://merchant.redirect.com/url.do?param _utf=%27%22%E6%B8%AC%E8%A9%A6%E6%B8%AC&param_url=https%3A%2F%2Fwww.abc.com&param_special=+@#%~ &sign=fda1df42b6260a10e2e3f1c0fc87862
ap_sale_payment_status=pending
ap_sale_processor_response=00001
ap_sale_rcode=1
ap_sale_rflag=SOK
ap_sale_rmsg=Request was processed successfully.
ap_sale_status=PENDING
currency=EUR
ics_decision_reason_code=100
ics_rcode=1
ics_rflag=SOK
ics_rmsg=Request was processed successfully.
merchant_ref_number=refnum1234
request_id=4598111781876601201540
request_token=AhjnrwSR8oc9P42KeEcJHjG9atasT2rek4jxk/3d81HJHyhz0/ jYp4RwgAA1BMV
```
Check Status Request

Example 9  Check Status Request

| ap_check_status_request_id=4598111781876601201540 |
| ap_payment_type=EPS |
| ics_applications=ics_ap_check_status |
| merchant_id=mid12345 |
| merchant_ref_number=refnum1234 |

Example 10  Check Status Reply

| ap_check_status_payment_status=SETTLED |
| ap_check_status_rcode=1 |
| ap_check_status_response_code=00004 |
| ap_check_status_rflag=SOK |
| ap_check_status_rmsg=Request was processed successfully. |
| ics_rcode=1 |
| ics_rflag=SOK |
| ics_rmsg=Request was processed successfully. |
| merchant_ref_number=refnum1234 |
| request_id=4598111781876601201540 |
| request_token=AhjnrwSR8oc9Xks3f77JHGENP93fNRxNIJYafr58Mm3AAA8hZW |
Processing giropay Transactions

*giropay* is an e-commerce payment system in Germany that enables customers to pay for goods using direct online bank transfers from their bank accounts to your account.

---

Refunds are currently not supported for giropay transactions.

---

**Transaction Flow**

For a transaction flow diagram see:


1. Display the giropay payment method on your checkout page.

---

**Note**

Logo standards:

https://www.giropay.de/haendler/tool-center/werbemittel-giropay/

---

2. This is an optional step. Add the giropay bank selection widget to your web site:

http://api.girocheckout.de/en:tools:bankstatus_widget

The widget adds auto-complete functionality to a form input field and can be configured to return the customer’s Bank Identification Code (BIC) to the browser. You can also configure the widget to display all banks or only the banks that support giropay.

3. The customer chooses the giropay payment method.

4. The customer selects the BIC using the widget (optional) or enters their BIC and clicks Pay.
5 Request the sale service (ics_ap_sale) and include the corresponding BIC (bank_swiftcode) that the customer selected in Step 4 and the success, cancel, and failure return URLs for that bank so that the bank can return the consumer to your page.

6 CyberSource responds with a merchant URL to direct the customer to their online banking page to confirm their payment details.

If no BIC value is included in the sale service request, the merchant URL returned in the sale service response directs the customer to a page that includes the giropay bank selection widget.

7 When the payment is successful, the customer is directed to the success URL that you included in the sale service request.

When the payment is canceled, the customer is directed to the cancel URL that you included in the sale service request.

When the payment fails, the customer is directed to the failure URL that you included in the sale service request.

8 When a customer is directed to the success URL, you can request the check status service (ics_ap_check_status) to retrieve the current status of the payment.

The transaction statuses are:
- Pending—the payment was initiated. Do not ship the goods.
- Abandoned—the customer did not complete the transaction within the 15 minutes.
- Settled—the payment is complete. You can ship the goods.
- Failed—the payment failed. Look at the ics_rmsg field for a description.

Performing a Sale

When you use a CyberSource settlement and services account, CyberSource automatically requests the export compliance service for every transaction. Export compliance verifies customer information by comparing it to lists maintained by government agencies. If a customer’s billing information appears on any of these lists, the transaction is declined.

The export compliance service can cause customers to experience transaction errors. If no customer billing information is sent in the sale service request in the test environment,
no export compliance errors occur. However, if no customer billing information is sent in the sale service request in the production environment, export compliance errors occur.

---

Important

If you have a CyberSource settlement and services account, you must send the following customer information in every sale service request: first name, last name, city, street1, country.

---

If you do not have a CyberSource settlement and services account, you do not need to send customer billing data. For more information on CyberSource merchant accounts, see Chapter 1, "Merchant Account Types," on page 9.

---

Note

When offer-level fields are included in the request, you must also include the total_amount field.

---

To perform a sale:

**Step 1**
Set the ics_applications field to ics_ap_sale.

**Step 2**
Include these fields in the request:
- ap_payment_type—set to GPY.
- ap_sale_cancel_url—required when your CyberSource account does not include this value.
- ap_sale_failure_url—required when your CyberSource account does not include this value.
- ap_sale_success_url—required when your CyberSource account does not include this value.
- bank_swiftcode
- bill_address1—required when you have a CyberSource settlement and services account.
- bill_city—required when you have a CyberSource settlement and services account.
- bill_country—required when you have a CyberSource settlement and services account.
- customer_firstname—required when you have a CyberSource settlement and services account.
- customer_lastname—required when you have a CyberSource settlement and services account.
Checking a Payment Status

To check the status of a payment:

Step 1  Set the ics_applications field to ics_ap_check_status.

Step 2  Include these fields in the request:
- merchant_id
- merchant_ref_number
- ap_payment_type—set to GPY.
- ap_check_status_request_id—include the value of the request_id field that was returned in the sale service response.

Important

To verify the status of a refund, include the value of the request_id field that was returned in the refund service response.

For examples of a check status request and reply, see "Examples," page 34. For detailed descriptions of all request and reply fields, see Appendix A, "API Fields," on page 61.
Testing

For test transactions, send requests to the test server (CAS):
http://ics2testa.ic3.com

To test a giropay transaction:

Step 1 Request the Sale service (see "Performing a Sale," page 30).
Step 2 Redirect to the URL that you receive in the merchant_url field returned in the Sale service response.
Step 3 Enter TESTDETT421 for the BIC.
Step 4 Click Continue to pay.
Step 5 Enter sepatest1 for the bank account/login.
Step 6 Enter any five-digit PIN.
Step 7 Click Secure login.
Step 8 Review the details and click Continue.
Step 9 Enter any six-digit Transaction Authentication Number (TAN)
Step 10 Click Pay now.

The payment status updates to settled and you are directed to the success URL that you included in the Sale service request.
Examples

Sale Request

Example 11  Sale Request

ap_payment_type=GPY
bill_address1=1 The Street
bill_city=Reading
bill_country=GB
bill_state=Berkshire
bill_zip=RG26DH
customer_firstname=John
customer_lastname=Smith
customer_email=null@example.com
ap_sale_cancel_url=https://www.valid.merchant.redirect.url.from.request.html?action=cancel
ap_sale_success_url=https://www.valid.merchant.redirect.url.from.request.html?action=success
ap_sale_failure_url=https://www.valid.merchant.redirect.url.from.request.html?action=failure
currency=EUR
grand_total_amount=20.00
ics_applications=ics_ap_sale
merchant_descriptor=Online Store
merchant_id=mid12345
merchant_ref_number=refnum1234
Example 12  Sale Reply

```plaintext
ap_sale_amount=20.00
ap_sale_date_time=2016-04-04T230619Z
ap_sale_merchant_url=https://merchant.redirect.com/url.do?param_
    utf=%27%22%27%3E%20%E6%B8%AC%E8%A9%A6%E6%B8%AC&param_
    url=https%3A%2F%2Fwww.abc.com&param_special=+@#$~&sign=fdaa1df42b6260a10e2e3f1c0fc87862
ap_sale_payment_status=pending
ap_sale_processor_response=00001
ap_sale_rcode=1
ap_sale_response_code=00001
ap_sale_rflag=SOK
ap_sale_rmsg=Request was processed successfully.
ap_sale_status=PENDING
ap_sale_trans_ref_no=7VVZXM7R8GF
currency=EUR
ics_decision_reason_code=100
ics_rcode=1
ics_rflag=SOK
ics_rmsg=Request was processed successfully.
merchant_ref_number=refnum1234
request_id=459811171876601201540
request_token=AhjnwrSR8oc9P42KeEcJHjg9atasT2rek4jxk/3d81HJHyhz0/
    jYp4RwgAA1BMV
```
Check Status Request

Example 13  Check Status Request

```plaintext
ap_check_status_request_id=4598111781876601201540
ap_payment_type=GPY
ics_applications=ics_ap_check_status
merchant_id=mid12345
merchant_ref_number=refnum1234
```

Example 14  Check Status Reply

```plaintext
ap_check_status_payment_status=SETTLED
ap_check_status_rcode=1
ap_check_status_response_code=00004
ap_check_status_rflag=SOK
ap_check_status_rmsg=Request was processed successfully.
ap_check_status_trans_ref_no=TC20000C
icsrcode=1
ics_rflag=SOK
ics_rmsg=Request was processed successfully.
merchant_ref_number=refnum1234
request_id=4598111781876601201540
request_token=AhjnrwSR8oc9Xks3f77JHGENP93fNRxNIYaf58Mm3AAA8hZW
```
Processing iDEAL Transactions

iDEAL is an e-commerce payment system in the Netherlands that enables customers to pay for goods using direct online bank transfers from their bank accounts to your account.

These banks support the iDEAL payment method:

- ABN AMRO
- ASN Bank
- Bunq
- ING Bank
- Knab
- Rabobank
- RegioBank
- SNS Bank
- Triodos Bank
- Van Lanschot

Note

CyberSource recommends that you make the iDEAL payment method available to Belgian customers. A large number of Dutch nationals or Dutch bank account holders resides in Belgium, and they prefer to use their Dutch accounts.
Transaction Flow

An iDEAL transaction flow can be viewed here:
https://www.ideal.nl/demo/

For a complete transaction flow diagram see:

1 Display the iDEAL payment method on your checkout page.

You can display your logo (640 w x 150 h) and a wallpaper (1920 w x 1080 h) as part of the payment flow. If the bank option ID is not included in the sale service request, the logo and wallpaper are displayed.

Supported browsers are Google Chrome, Internet Explorer, Safari, and Firefox.

2 Request the options service (ics_ap_options) once a day, at any time, to retrieve the list of bank names. Each name represents the swift code associated with the bank and is prefixed with ideal, for example: ideal_BUNQNL2A.

CyberSource recommends caching the information and displaying the bank name to the customer in a drop-down menu on your checkout page.

3 The customer chooses the iDEAL payment method and chooses their bank from the list of options that you have cached.

A list of all available banks can be displayed in a drop-down menu in any order you choose. CyberSource recommends displaying the following six bank names and their logos at the top of the list:

- ING Bank
- Rabobank
- ABN AMRO
- SNS Bank
- ASN Bank
- Triodos Bank
4. Request the sale service (ics_ap_sale) and include the corresponding bank ID for the bank that the customer chooses. Also send the success, cancel, and failure return URLs so that the bank can return the customer to your page.

5. CyberSource responds with a merchant URL to direct the customer to their online banking page to confirm payment details.

```
Important
If the option ID is not included in the sale service request, the customer is directed to a URL where they must choose their bank from the list displayed. The redirect URLs are not supported with inline frame (iFrame) integrations.
```

6. When the payment is successful, the customer is directed to the success URL that you included in the sale service request.

When the payment is canceled, the customer is directed to the cancel URL that you included in the sale service request.

When the payment fails, the customer is directed to the failure URL that you included in the sale service request.

7. When a customer is directed to the success URL, you can request the check status service (ics_ap_check_status) to retrieve the current status of the payment.

The transaction statuses are:
- Pending—the payment was initiated. Do not ship the goods.
- Abandoned—the customer did not complete the transaction within 15 minutes.
- Settled—the payment is complete. You can ship the goods.
- Failed—the payment failed. Look at the ics_rmsg field for a description.

```
Note
If the status returned is pending, wait 5 minutes before making the request. If the status does not change, wait 15 minutes before making another request. After 15 minutes the status will be settled, abandoned, or failed.
```

8. When the payment status is updated to settled, you can request the refund service (ics_ap_refund) to refund a customer’s payment. Multiple partial refunds of the total amount are also supported.

iDEAL transactions support:
- Follow-on refunds of payments that have a status of settled.
- Partial refunds and multiple refunds.
- Refunds for the original payment amount and the addition of 25 EUR. If the original payment amount was 45 EUR, you can refund up to 70 EUR.
Requesting Options

To request options from the processor:

**Step 1**  Set the `ics_applications` field to `ics_ap_options`.

**Step 2**  Include these fields in the request:
- `ap_payment_type`—set to `IDL`.
- `merchant_id`
- `merchant_ref_number`

For detailed descriptions of all request and reply fields, see Appendix A, "API Fields," on page 61.

Performing a Sale

When you use a CyberSource settlement and services account, CyberSource automatically requests the export compliance service for every transaction. Export compliance verifies customer information by comparing it to lists maintained by government agencies. If a customer’s billing information appears on any of these lists, the transaction is declined.

The export compliance service can cause customers to experience transaction errors. If no customer billing information is sent in the sale service request in the test environment, no export compliance errors occur. However, if no customer billing information is sent in the sale service request in the production environment, export compliance errors occur.

If you have a CyberSource settlement and services account, you must send the following customer information in every sale service request: first name, last name, city, street1, country.

If you do not have a CyberSource settlement and services account, you do not need to send customer billing data. For more information on CyberSource merchant accounts, see Chapter 1, "Merchant Account Types," on page 9.

When `offer-level` fields are included in the request, you must also include the `total_amount` field.
To perform a sale:

**Step 1**  Set the `ics_applications` field to `ics_ap_sale`.

**Step 2**  Include these fields in the request:

- `ap_payment_type`—set to `IDL`.
- `ap_sale_cancel_url`—required when your CyberSource account does not include this value.
- `ap_sale_failure_url`—required when your CyberSource account does not include this value.
- `ap_sale_payment_option_id`—include the bank ID value returned in the Options service response.
- `ap_sale_success_url`—required when your CyberSource account does not include this value.
- `bill_address1`—required when you have a CyberSource settlement and services account.
- `bill_city`—required when you have a CyberSource settlement and services account.
- `bill_country`—required when you have a CyberSource settlement and services account.
- `currency`
- `customer_email`
- `customer_firstname`—required when you have a CyberSource settlement and services account.
- `customer_lastname`—required when you have a CyberSource settlement and services account.
- `grand_total_amount`
- `merchant_id`
- `merchant_ref_number`
- `merchant_descriptor`

For examples of a sale request and reply, see "Examples," page 45. For detailed descriptions of all request and reply fields, see Appendix A, "API Fields," on page 61.
Checking a Payment Status

To check the status of a payment:

**Step 1** Set the ics_applications field to ics_ap_check_status.

**Step 2** Include these fields in the request:

- ap_check_status_request_id—include the value of the request_id field that was returned in the sale service response.
- ap_payment_type—set to IDL.
- merchant_id
- merchant_ref_number

---

To check the status of a refund, include the value of the request_id field that was returned in the refund service response.

---

For examples of a check status request and reply, see "Examples," page 45. For detailed descriptions of all request and reply fields, see Appendix A, "API Fields," on page 61.
Refunding a Payment

To refund a payment:

**Step 1**
Set the ics_applications field to ics_ap_refund.

**Step 2**
Include these fields in the request:

- ap_payment_type—set to IDL.
- ap_refund_request_id—include the value of the request_id field that was returned in the sale service response.
- currency
- grand_total_amount
- merchant_id
- merchant_ref_number

For examples of a refund request and reply, see "Examples," page 45. For detailed descriptions of all request and reply fields, see Appendix A, "API Fields," on page 61.
Testing

For test transactions, send requests to the test server (CAS):

http://ics2testa.ic3.com

To test a transaction:

**Step 1** Request the Sale service and include `ideal-FVLBNL22` in the `ap_sale_payment_option_id` field. See “Requesting Options,” page 40.

Important

If you include an empty value in the `ap_sale_payment_option_id` field, choose from the banks available on the bank selection page that is displayed.

**Step 2** Redirect to the URL you receive in the `merchant_url` field returned in the Sale service response.

**Step 3** Choose a payment status:

- **a** Paid—the payment status updates to settled. You are directed to the success URL that you included in the Sale service request.
- **b** Canceled—the payment status updates to abandoned. You are directed to the cancel URL that you included in the Sale service request.
- **c** Failed—the payment status updates to abandoned. You are directed to the failure URL that you included in the Sale service request.
- **d** No Final status—the payment status updates to pending.

**Step 4** Click Further to your webshop.

**Step 5** If you chose Paid in **Step 3**, you are directed to the success URL and can request the check status service or the refund service.

If you chose Canceled in **Step 3**, you are directed to the cancel URL and can request the check status service to view the latest status of the payment.

If you chose Failed in **Step 3**, you are directed to the failure URL and can request the check status service to view the latest status of the payment.

If you chose No Final Status in **Step 3**, you can request the check status service to view the latest status of the payment.
Examples

Options Request

Example 15 Options Request

ics_applications=ics_ap_options
merchant_id=mid12345
merchant_ref_number=refnum1234
ap_payment_type=IDL

Example 16 Options Reply

ap_options_count=5
ap_options_offset=0
ap_options_rcode=1
ap_options_response_code=00000
ap_options_rflag=SOK
ap_options_rmsg=Request was processed successfully.
ap_options_total_count=100
ics_rcode=1
ics_rflag=SOK
ics_rmsg=Request was processed successfully.
merchant_ref_number=refnum1234
option0=id:ideal-ABNANL2A\n    name:ABN AMRO
option1=id:ideal-ASNBNL21\n    name:ASN Bank
option2=id:ideal-BUNQNL2A\n    name:Bunq
option3=id:ideal-INGBNL2A\n    name:ING
option4=id:ideal-KNABNL2H\n    name:Knab
Sale Request

Example 17  Sale Request

```text
bill_address1=1 The Street
bill_city=Reading
bill_country=GB
bill_state=Berkshire
bill_zip=RG26DH
customer_firstname=John
customer_lastname=Smith
customer_email=null@example.com
ap_sale_cancel_url=https://www.valid.merchant.redirect.url.from.request.html?action=cancel
ap_sale_payment_option_id=ideal_Knab
ap_sale_success_url=https://www.valid.merchant.redirect.url.from.request.html?action=success
ap_sale_failure_url=https://www.valid.merchant.redirect.url.from.request.html?action=failure
ap_payment_type=IDL
ics_applications=ics_ap_sale
currency=EUR
grand_total_amount=20.00
merchant_descriptor=Online Store
merchant_id=mid12345
merchant_ref_number=refnum1234
```

Example 18  Sale Reply

```text
ap_sale_processor_response=00001
ap_sale_amount=1.00
currency=EUR
ap_sale_processor_transaction_id=RSjqQ3ngTe
ap_sale_rmsg=Request was processed successfully.
ics_rmsg=Request was processed successfully.
ap_sale_rflag=SOK
ap_sale_trans_ref_no=EL0CWV8H57L4
ap_sale_date_time=2016-12-07T115240Z
ics_rflag=SOK
ap_sale_payment_status=pending
ap_sale_response_code=00001
ap_sale_rcode=1
merchant_ref_number=refnum1234
ap_sale_merchant_url=https://www.mollie.com/paymentscreen/ideal/select-issuer/RSjqQ3ngTe
ics_rcode=1
request_id=4811115572140170561897
```
Chapter 5  Processing iDEAL Transactions

Check Status Request

Example 19  Check Status Request

```
ap_check_status_request_id=4811115572140170561897
ics_applications=ics_ap_check_status
ap_payment_type=IDL
merchant_id=mid12345
merchant_ref_number=refnum1234
```

Example 20  Check Status Reply

```
ap_check_status_rmsg=Request was processed successfully.
ap_check_status_rflag=SOK
icsrcode=1
ap_check_status_response_code=00001
ics_rmsg=Request was processed successfully.
ap_check_status_payment_status=pending
ap_check_status_status=PENDING
ap_check_status_trans_ref_no=C3XMTV8ENU59
ap_check_status_rcode=1
ics_rflag=SOK
ap_check_status_processor_response=00001
merchant_ref_number=refnum1234
```
Refund Request

Example 21  Refund Request

<table>
<thead>
<tr>
<th>ap_payment_type</th>
<th>ap_refund_request_id</th>
<th>currency</th>
<th>grand_total_amount</th>
<th>ics_applications</th>
<th>merchant_id</th>
<th>merchant_ref_number</th>
</tr>
</thead>
<tbody>
<tr>
<td>IDL</td>
<td>4811115572140170561897</td>
<td>eur</td>
<td>20.00</td>
<td>ics_ap_refund</td>
<td>mid12345</td>
<td>refnum1234</td>
</tr>
</tbody>
</table>

Example 22  Refund Reply

<table>
<thead>
<tr>
<th>ap_refund_amount</th>
<th>ap_refund_payment_status</th>
<th>ap_refund_rcode</th>
<th>ap_refund_response_code</th>
<th>ap_refund_rflag</th>
<th>currency</th>
<th>ap_refund_rmsg</th>
<th>ics_rcode</th>
<th>ics_rflag</th>
<th>ics_rmsg</th>
<th>merchant_ref_number</th>
<th>request_id</th>
</tr>
</thead>
<tbody>
<tr>
<td>20.00</td>
<td>refunded</td>
<td>1</td>
<td>00006</td>
<td>SOK</td>
<td>eur</td>
<td>Request was processed successfully.</td>
<td>1</td>
<td>SOK</td>
<td>Request was processed successfully.</td>
<td>refnum1234</td>
<td>4811115572140170561822</td>
</tr>
</tbody>
</table>
Sofort is a payment processor and an e-commerce payment system in many European regions that enables customers to pay for goods using direct online bank transfers from their bank accounts to your account.

**Transaction Flow**

A Sofort transaction flow can be viewed here:


For a complete transaction flow diagram see:


1. Display the Sofort payment option on your checkout page.

   Supported browsers are Google Chrome, Internet Explorer, Safari, and Firefox.

2. Request the CyberSource Sale service (**ics_ap_sale**) and include the success and cancel return URLs so that the bank can return the consumer to your page.

3. CyberSource responds with a URL to direct the customer to their online banking page to confirm payment details.

4. When the payment is successful, the customer is directed to the success URL that you included in the sale service request.

   When the payment is canceled or fails, the customer is directed to the cancel URL that you included in the sale service request.
After a customer is directed to the success URL, you can request the check status service \texttt{(ics\_ap\_check\_status)} to retrieve the current status of the payment.

The transaction statuses are:

- **Pending**—the payment was initiated. Do not ship the goods.
- **Authorized**—the customer has authorized the payment. Do not ship the goods.
- **Settled**—if you have a CyberSource partner bank account, you receive this payment status to indicate that it was received by CyberSource and will be funded to your bank account. It can take up to a few days for a transaction to settle. You can ship the goods to the customer.
- **Failed**—the payment failed. View the \texttt{ics\_rm\_msg} field for a description.

\begin{itemize}
  \item \textbf{Note} When the customer confirms the payment, the transaction status updates from \texttt{pending} to \texttt{authorized}. See "When to Check a Payment Status," page 53.
\end{itemize}

If required, you can request that the refund service \texttt{(ics\_ap\_refund)} refund a customer’s payment only when the payment status is updated to \texttt{settled}.

Sofort transactions support:

- Follow-on refunds of payments that have a status of \texttt{settled}.
- Partial refunds and multiple refunds.

\begin{itemize}
  \item \textbf{Important} The refund transaction status updates from \texttt{pending} (at the time of the request) to \texttt{refunded} (when processed by the bank). To check the status of the refund, CyberSource recommends requesting the check status service once every four hours.
\end{itemize}

\begin{itemize}
  \item \textbf{Note} Refunds are only available if using the API, not via the Business Center. Automated refunds are available if you are using the CyberSource settlement services account.
\end{itemize}
Performing a Sale

When you use a CyberSource settlement and services account, CyberSource automatically requests the export compliance service for every transaction. Export compliance verifies customer information by comparing it to lists maintained by government agencies. If a customer’s billing information appears on any of these lists, the transaction is declined.

The export compliance service can cause customers to experience transaction errors. If no customer billing information is sent in the sale service request in the test environment, no export compliance errors occur. However, if no customer billing information is sent in the sale service request in the production environment, export compliance errors occur.

If you have a CyberSource settlement and services account, you must send the following customer information in every sale service request: first name, last name, city, street1, country.

If you do not have a CyberSource settlement and services account, you do not need to send customer billing data. For more information on CyberSource merchant accounts, see Chapter 1, "Merchant Account Types," on page 9.

When offer-level fields are included in the request, you must also include the total_amount field.

To perform a sale:

Step 1  Set the ics_applications field to ics_ap_sale.

Step 2  Include these required fields in the request:

- ap_payment_type—set to SOF.
- ap_sale_cancel_url—required when your CyberSource account does not include this value.
- ap_sale_success_url—required when your CyberSource account does not include this value.

CyberSource recommends using different URLs for the success URL and the cancel URL. Request the check status service when the customer is directed to the success URL.

- ap_sale_transaction_timeout
Chapter 6  Processing Sofort Transactions

- bill_address1—required when you have a CyberSource settlement and services account.
- bill_city—required when you have a CyberSource settlement and services account.
- bill_country—required when you have a CyberSource settlement and services account.

You can configure the Sofort payment flow so that the customer cannot edit the country, and must use a bank account within the country from which you request the Sale service. For this configuration, contact customer support for the collector model. If the configuration is set to lock the customer country, you must send the bill_country field for the country from which you want the customer to pay from.

- currency
- customer_firstname—required when you have a CyberSource settlement and services account.
- customer_lastname—required when you have a CyberSource settlement and services account.
- grand_total_amount
- merchant_descriptor

CyberSource recommends that you include a combination of static and dynamic numbers for this field value because some banks may expect a different value within a particular time frame. If this field is not included in the request, the merchant reference number is used instead.

- merchant_id
- merchant_ref_number

For examples of a sale request and reply, see "Examples," page 58. For detailed descriptions of all request and reply fields, see Appendix A, "API Fields," on page 61.
Checking a Payment Status

When to Check a Payment Status

Pending Status

**Step 1** When the customer is directed to the success URL or the failure URL, request the check status service to confirm the status has updated from *pending* to *authorized*.

**Step 2** When the status is *pending*, wait 15 minutes and request the check status service again.

**Step 3** If the status remains at *pending*, continue to request the check status service every 15 minutes. The status will update to *authorized* or *abandoned*.

Authorized Status

**Step 1** When the customer is directed to the success URL or the failure URL, request the check status service to confirm the status has updated from *pending* to *authorized*.

**Step 2** When the status is *authorized*, request the check status service every four hours until the status updates to *settled*.

**Step 3** If the payment status does not update from *authorized* to *settled* within ten days, request the check status service once a day until the status updates to *settled*.

---

**Important**
For most payments, the status changes from *authorized* to *settled* within 10 days. However, a small number of payments may take more than 10 days to be processed, therefore the status does not update to *settled* until 10 days or more. When the status is *settled*, ship the goods based on availability or refund the funds to the customer.
How to Check a Payment Status

To check the status of a payment:

<table>
<thead>
<tr>
<th>Step 1</th>
<th>Set the ics_applications field to ics_ap_check_status.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Step 2</td>
<td>Include these fields in the request:</td>
</tr>
<tr>
<td></td>
<td>• ap_check_status_request_id</td>
</tr>
<tr>
<td></td>
<td>• ap_payment_type—set to SOF.</td>
</tr>
<tr>
<td></td>
<td>• merchant_id</td>
</tr>
<tr>
<td></td>
<td>• merchant_ref_number</td>
</tr>
</tbody>
</table>

Important: To check the status of a payment, include the request ID value returned from the sale request in the ap_check_status_request_id field. To check the status of a refund, include the request ID value returned from the refund request in the ap_check_status_request_id field.

For examples of a check status request and reply, see "Examples," page 58. For detailed descriptions of all request and reply fields, see Appendix A, "API Fields," on page 61.
Refunding a Payment

For Sofort payments, the refund payment status returned is always *pending*. CyberSource recommends requesting the check status service to retrieve the status *refunded*.

**Important**

If the refund payment status returned is *pending*, CyberSource recommends that you request the check status service every 4 hours until the status updates to *refunded*. It can take up to 48 hours for the status to update from *pending* to *refunded*—this indicates that the customer’s account has been funded.

How to Refund a Payment

**To refund a payment:**

**Step 1** Set the `ics_applications` field to `ics_ap_refund`.

**Step 2** Include these fields in the request:

- `payment_type`—set to `SOF`.
- `ap_refund_request_id`—set to the request ID value returned from the sale request.
- `currency`
- `grand_total_amount`
- `merchant_id`
- `merchant_ref_number`

For examples of a refund request and reply, see "Examples," page 58. For detailed descriptions of all request and reply fields, see Appendix A, "API Fields," on page 61.
Testing

For test transactions, send requests to the test server (CAS):
http://ics2testa.ic3.com

To test a Sofort transaction:

**Step 1** Request the Sale service (see "Performing a Sale," page 51).

**Step 2** Redirect to the URL that you receive in the merchant_url field returned in the Sale service response.

**Step 3** Enter the test details for the specific bank:

<table>
<thead>
<tr>
<th>Country</th>
<th>Bank Test Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Austria</td>
<td>00000</td>
</tr>
<tr>
<td>Belgium</td>
<td>Demo Bank</td>
</tr>
<tr>
<td>Germany</td>
<td>8888888888</td>
</tr>
<tr>
<td>Italy</td>
<td>00000</td>
</tr>
<tr>
<td>Netherlands</td>
<td>Demo Bank</td>
</tr>
<tr>
<td>Spain</td>
<td>Demo Bank</td>
</tr>
</tbody>
</table>

**Step 4** Click Next.

**Step 5** Enter any 4-digit account number and any 3-digit PIN, and click Next.

**Step 6** Select an account and click Next.

**Step 7** Enter 12345 and click Next.

The payment status updates to authorized and you are directed to the success URL that you included in the Sale service request.

**Step 8** Request the Check Status service to retrieve the payment status settled.
Testing Refunds

To test a Sofort refund:

Follow the steps listed in "Testing," page 56, (the payment status will be settled) and do one of these:

- Request the Refund service and include the request ID value returned in the Sale service response, along with the amount 2000.00. The payment status returned is pending.

- Request the Refund service and include the request ID value returned in the Sale service response, along with the amount 4000.00. The payment status returned is failed.

- Request the Refund service and include the request ID value returned in the Sale service response, along with any amount less than 2000.00. The payment status returned is refunded.
Examples

Sale Request

Example 23   Sale Request

```
bill_address1=1 The Street
bill_city=Reading
bill_country=GB
bill_state=Berkshire
bill_zip=RG26DH
customer_firstname=John
customer_lastname=Smith
customer_email=null@example.com
ap_sale_failure_url=https://www.valid.merchant.redirect.url.from.request.html?action=failure
customer_lastname=Smith
ap_sale_cancel_url=https://www.valid.merchant.redirect.url.from.request.html?action=cancel
ap_sale_success_url=https://www.valid.merchant.redirect.url.from.request.html?action=succes
ap_payment_type=SOF
currency=EUR
ics_applications=ics_ap_sale
grand_total_amount=1.00
bill_address1=1 The Street
customer_firstname=Joe
merchant_descriptor=20161007122956
merchant_ref_number=refnum1234
```
Example 24  
Sale Reply

```
ap_sale_processor_response=00001
request_token=AhjnwrSTM31bhQ3wFpmBrVq1qKziPq1MaCXDN8nkL6QfIjxyQyaSx4s
ap_sale_amount=1.00
currency=EUR
request_id=4811103111640170561897
ap_sale_processor_transaction_id=132404-285932-5847F329-D700
ap_sale_rmsg=Request was processed successfully.
ics_rmsg=Request was processed successfully.
ap_sale_status=PENDING
ap_sale_rflag=SOK
ap_sale_trans_ref_no=E55T8V8GPDI
ap_sale_date_time=2016-12-07T113153Z
ics_rflag=SOK
ap_sale_payment_status=pending
ap_sale_response_code=00001
ap_sale_rcode=1
merchant_ref_number=refnum1234
ap_sale_merchant_url=https://www.sofort.com/payment/go/
daae1352ff860cf132b2ba4405110affe6bf0ec4
ics_rcode=1
```

Check Status Request

Example 25  
Check Status Request

```
ap_check_status_request_id=4598111781876601201540
ap_payment_type=SOF
ics_applications=ics_ap_check_status
merchant_id=mid12345
merchant_ref_number=refnum1234
```

Example 26  
Check Status Reply

```
ap_check_status_rmsg=Request was processed successfully.
ap_check_status_rflag=SOK
ics_rcode=1
ap_check_status_response_code=00001
ics_rmsg=Request was processed successfully.
request_id=4811106605380170561897
ap_check_status_payment_status=pending
request_token=AhjnwrSTM31St16QfIjxyQyaSbAes5kwPd9w4UN8Baqh4q
ap_check_status_status=PENDING
ap_check_status_trans_ref_no=E55T8V8GPDIQ
ap_check_status_rcode=1
ics_rflag=SOK
ap_check_status_processor_response=00001
merchant_ref_number=refnum1234
```
Refund Request

Example 27   Refund Request

```
ap_payment_type=SOF
ap_refund_request_id=4598111781876601201540
currency=eur
grand_total_amount=20.00
ics_applications=ics_ap_refund
merchant_id=mid12345
merchant_ref_number=refnum1234
```

Example 28   Refund Reply

```
ap_refund_amount=20.00
ap_refund_date_time=2016-04-04T230620Z
ap_refund_payment_status=refunded
ap_refund_rcode=1
ap_refund_response_code=00006
ap_refund_rflag=SOK
currency=eur
ap_refund_rmsg=Request was processed successfully.
ap_refund_trans_ref_no=120000000001
ics_rcode=1
ics_rflag=SOK
ics_rmsg=Request was processed successfully.
merchant_ref_number=refnum1234
request_id=4598111781876601201540
request_token=AhjnwrSR8oc9YQW1cfwJHjgLJgwYMgDBgwYMU/3dP4EAAA6Am7
```
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 3  Data Type Definitions

<table>
<thead>
<tr>
<th>Data Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date and time</td>
<td>Format is YYYY-MM-DDThhmmssZ, where:</td>
</tr>
<tr>
<td></td>
<td>▪ T separates the date and the time</td>
</tr>
<tr>
<td></td>
<td>▪ Z indicates Coordinated Universal Time (UTC), also known as Greenwich Mean Time (GMT)</td>
</tr>
<tr>
<td></td>
<td>Example  2019-08-11T224757Z equals August 11, 2019, at 22:47:57 (10:47:57 p.m.)</td>
</tr>
<tr>
<td>Decimal</td>
<td>Number that includes a decimal point</td>
</tr>
<tr>
<td></td>
<td>Example  23.45, -0.1, 4.0, 90809.0468</td>
</tr>
<tr>
<td>Integer</td>
<td>Whole number {..., -3, -2, -1, 0, 1, 2, 3, ...}</td>
</tr>
<tr>
<td>Nonnegative integer</td>
<td>Whole number greater than or equal to zero {0, 1, 2, 3, ...}</td>
</tr>
<tr>
<td>Positive integer</td>
<td>Whole number greater than zero {1, 2, 3, ...}</td>
</tr>
<tr>
<td>String</td>
<td>Sequence of letters, numbers, spaces, and special characters</td>
</tr>
</tbody>
</table>
Working with Multibyte Character Strings

Many international languages – such as Korean, Chinese, and Russian – require more than one ASCII byte per character. Therefore, a string of multibyte characters can exceed the allotted string length of some API fields.

In many international languages, a short name that visually has only 3 or 4 characters may be equivalent to 10 or 15 bytes in UTF-8. Therefore, it is important to take into consideration the overall length of a multibyte string to be sure it fits into the allotted ASCII string length.

For best success when working with international languages, make sure the total size of a multibyte string does not exceed the ASCII string length for a specific API field.

Request Fields

Table 4 Request Fields

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Description</th>
<th>Used By: Required (R) or Optional (O)</th>
<th>Data Type &amp; Length</th>
</tr>
</thead>
<tbody>
<tr>
<td>ap_check_status_request_id</td>
<td>Request ID of the sale transaction for which you want to verify the status. Include the value of the request_id field that was returned in the sale service response.</td>
<td>Check Status (R)</td>
<td>String (26)</td>
</tr>
<tr>
<td>ap_options_limit</td>
<td>The maximum number of options to be retrieved from the processor and displayed to the customer. Possible values: 1-250</td>
<td>Options (O)</td>
<td>String (3)</td>
</tr>
<tr>
<td></td>
<td><strong>Note</strong> This field is valid only for iDEAL transactions.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Table 4  Request Fields (Continued)

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Description</th>
<th>Used By: Required (R) or Optional (O)</th>
<th>Data Type &amp; Length</th>
</tr>
</thead>
<tbody>
<tr>
<td>ap_options_offset</td>
<td>Offset from the first item in the list of options received from the processor. If you want to display the options in multiple lists, this number represents the first option displayed in each list. Possible values: 0–9999</td>
<td>Options (O)</td>
<td>String (4)</td>
</tr>
<tr>
<td></td>
<td>Examples:</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>ap_options_limit=10</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>ap_options_offset=0</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>The above values display 10 options to the customer, starting with the first item on the list received from the processor.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>ap_options_limit=10</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>ap_options_offset=10</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>The above values display 10 options to the customer, starting with the 11th item on the list received from the processor.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Note</strong> This field is valid only for iDEAL transactions.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ap_payment_type</td>
<td>Identifier for the payment method:</td>
<td>Options (R)</td>
<td>String (3)</td>
</tr>
<tr>
<td></td>
<td><strong>EPS:</strong> EPS</td>
<td>Sale (R)</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>GPY:</strong> giropay</td>
<td>Check Status (R)</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>IDL:</strong> iDEAL</td>
<td>Refund (R)</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>MCH:</strong> Bancontact</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>SOF:</strong> Sofort</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ap_refund_request_id</td>
<td>Request ID of the sale transaction for which you are requesting a refund.</td>
<td>Options (R)</td>
<td>String (26)</td>
</tr>
<tr>
<td></td>
<td>Include the value of the request_id field that was returned in the sale service response.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ap_sale_cancel_url</td>
<td>URL to which the customer is directed after canceling the payment.</td>
<td>Sale (R when your CyberSource account does not include this value; otherwise, O)</td>
<td>String (255)</td>
</tr>
<tr>
<td>ap_sale_failure_url</td>
<td>URL to which the customer is directed after a payment fails.</td>
<td>Sale (R when your CyberSource account does not include this value; otherwise, O)</td>
<td>String (255)</td>
</tr>
</tbody>
</table>

**Note** This field is valid only for iDEAL and Bancontact transactions.
## Table 4  Request Fields (Continued)

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Description</th>
<th>Used By: Required (R) or Optional (O)</th>
<th>Data Type &amp; Length</th>
</tr>
</thead>
<tbody>
<tr>
<td><code>ap_sale_payment_option_id</code></td>
<td>Payment option ID name. This is the bank’s swift code. Include the option ID name returned in the Options service response.</td>
<td>Sale (O)</td>
<td>String (60)</td>
</tr>
<tr>
<td></td>
<td><strong>Example</strong> ideal-BUNQL2A</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Note</strong> This field is valid only for iDEAL transactions.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><code>ap_sale_success_url</code></td>
<td>URL to which the customer is directed after completing the payment.</td>
<td>Sale (R when your CyberSource account does not include this value; otherwise, O)</td>
<td>String (255)</td>
</tr>
<tr>
<td><code>ap_sale_transaction_timeout</code></td>
<td>The time-out limit in seconds for the transaction. The time-out limit starts when the customer is directed to the merchant URL that is included in the sale service response. The maximum value is 99999 (about 27 hours). When the transaction times out, the payment system changes the status to abandoned.</td>
<td>Sale (O)</td>
<td>Integer (5)</td>
</tr>
<tr>
<td></td>
<td><strong>Note</strong> This field is valid only for Sofort transactions.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>If the field is not included in the request, the default time-out is 6 hours. The minimum value is 120 seconds (2 minutes). If this field is set to 0, the transaction will never time out.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><code>bank_swiftcode</code></td>
<td>Bank’s SWIFT code. Unique address of the bank. Also known as the Bank Identification Code (BIC).</td>
<td>Sale (O)</td>
<td>String (20)</td>
</tr>
<tr>
<td></td>
<td><strong>Note</strong> This field is valid only for giropay and EPS transactions.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><code>bill_address1</code></td>
<td>Customer’s billing street address.</td>
<td>Sale (R when you have a CyberSource settlement and services account; otherwise, O)</td>
<td>String (60)</td>
</tr>
<tr>
<td></td>
<td><strong>Note</strong> This field is required for Sofort transactions.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Field Name</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>bill_city</td>
<td>Customer’s billing city.</td>
<td>Sale (R when you have a CyberSource settlement and services account; otherwise, O)</td>
<td>String (50)</td>
</tr>
<tr>
<td></td>
<td><strong>Note</strong> This field is required for Sofort transactions.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>bill_country</td>
<td>Customer’s billing country. Use the two-character ISO Standard Country Codes.</td>
<td>Sale (R when you have a CyberSource settlement and services account; otherwise, O)</td>
<td>String (2)</td>
</tr>
<tr>
<td></td>
<td><strong>Note</strong> This field is required for Sofort transactions.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>bill_state</td>
<td>Customer’s billing state or province. Use the State, Province, and Territory Codes for the United States and Canada.</td>
<td>Sale (O)</td>
<td>String (2)</td>
</tr>
<tr>
<td>company_name</td>
<td>Name of the customer’s company.</td>
<td>Sale (O)</td>
<td>String (60)</td>
</tr>
<tr>
<td>currency</td>
<td>Currency used for the order. Use the three character ISO Standard Currency Codes.</td>
<td>Sale (R)</td>
<td>String (5)</td>
</tr>
<tr>
<td></td>
<td>Refund (R)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>customer_email</td>
<td>Customer’s email address, including the full domain name.</td>
<td>Sale (O)</td>
<td>String (255)</td>
</tr>
<tr>
<td>customer_firstname</td>
<td>Customer’s first name. This name must be the same as the name on the card.</td>
<td>Sale (R when you have a CyberSource settlement and services account; otherwise, O)</td>
<td>String (60)</td>
</tr>
<tr>
<td></td>
<td><strong>Note</strong> This field is required for Sofort transactions.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Table 4 Request Fields (Continued)

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Description</th>
<th>Used By: Required (R) or Optional (O)</th>
<th>Data Type &amp; Length</th>
</tr>
</thead>
</table>
| customer_language   | Language code and country code used for the transaction. Format: \[language code\][dash][country code] Possible values:  
  - DE-BE: German-Belgium  
  - DE-DE (default): German-Germany  
  - DE-ES: German-Spain  
  - DE-IT: German-Italy  
  - EN-AT: English-Austria  
  - EN-BE: English-Belgium  
  - EN-DE: English-Germany  
  - EN-ES: English-Spain  
  - EN-IT: English-Italy  
  - EN-NL: English-Netherlands  
  - ES-ES: Spanish-Spain  
  - FR-BE: French-Belgium  
  - IT-IT: Italian-Italy  
  - NL-BE: Dutch-Belgium  
  - NL-NL: Dutch-Netherlands  
  **Note** This field is valid only for Sofort transactions. |
|                     |                                                                              | Sale (O)                              | String (5)         |
| customer_lastname   | Customer’s last name. This name must be the same as the name on the card.  
  **Note** This field is required for Sofort transactions. |
|                     |                                                                              | Sale (R when you have a CyberSource settlement and services account; otherwise, O) | String (60)        |
| grand_total_amount  | Grand total for the order. This value cannot be negative. You can include a decimal point (.), but you cannot include any other special characters. CyberSource truncates the amount to the correct number of decimal places.  
  **Important** You must include either grand_total_amount or offer0, the offer-level field amount and the offer-level field tax_amount in your request. |
<p>|                     |                                                                              | Sale (R)                              | Decimal (15)       |
|                     |                                                                              | Refund (R)                            |                    |</p>
<table>
<thead>
<tr>
<th>Field Name</th>
<th>Description</th>
<th>Used By: Required (R) or Optional (O)</th>
<th>Data Type &amp; Length</th>
</tr>
</thead>
<tbody>
<tr>
<td>ics_applications</td>
<td>CyberSource services to process for the request:</td>
<td>Required for each specific service request.</td>
<td>String (255)</td>
</tr>
<tr>
<td></td>
<td>- ics_ap_options</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>This service is valid only for iDEAL transactions.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- ics_ap_sale</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- ics_ap_check_status</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- ics_ap_refund</td>
<td></td>
<td></td>
</tr>
<tr>
<td>merchant_descriptor</td>
<td>Merchant description that is displayed on the customer's statement. When you</td>
<td>Sale (R)</td>
<td>For Bancontact and iDEAL: String (35) For Sofort, EPS and giropay: String (27)</td>
</tr>
<tr>
<td></td>
<td>include more than one consecutive space, extra spaces are removed.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>merchant_descriptor_city</td>
<td>City for your business location.</td>
<td>Sale (O)</td>
<td>String (50)</td>
</tr>
<tr>
<td>merchant_descriptor_contact</td>
<td>Merchant contact information, such as a phone number, that is displayed on the customer's statement. When you include more than one consecutive space, extra spaces are removed.</td>
<td>Sale (O)</td>
<td>String (150)</td>
</tr>
<tr>
<td>merchant_descriptor_country</td>
<td>Country code for your business location. Use the standard ISO Standard Country Codes.</td>
<td>Sale (O)</td>
<td>String (2)</td>
</tr>
<tr>
<td>merchant_descriptor_postal_code</td>
<td>Postal code for your business location.</td>
<td>Sale (O)</td>
<td>String (10)</td>
</tr>
<tr>
<td>merchant_descriptor_state</td>
<td>State code or region code for your business location.</td>
<td>Sale (O)</td>
<td>String (50)</td>
</tr>
<tr>
<td>merchant_descriptor_street</td>
<td>Street address for your business location. If the street address is more than 38 characters, use meaningful abbreviations.</td>
<td>Sale (O)</td>
<td>String (60)</td>
</tr>
<tr>
<td>merchant_id</td>
<td>Your CyberSource merchant ID. Use the same merchant ID for evaluation, testing, and production.</td>
<td>Required for all service requests.</td>
<td>String (30)</td>
</tr>
</tbody>
</table>
### Offer-Level 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>merchant_ref_number</td>
<td>Merchant-generated order reference or tracking number. CyberSource recommends that you send a unique value for each transaction so that you can perform meaningful searches for the transaction. The value must be a combination of hyphens (-) and underscores (_) as special characters.</td>
<td>Required for all service requests.</td>
<td>String (50)</td>
</tr>
<tr>
<td>amount</td>
<td>Per-item price of the product. This value cannot be negative. You can include a decimal point (.), but you cannot include any other special characters. CyberSource truncates the amount to the correct number of decimal places. See “Formatting Restrictions,” page 61.</td>
<td>Sale (O)</td>
<td>Decimal (15)</td>
</tr>
<tr>
<td>merchant_product_sku</td>
<td>Identification code for the product. This field is required when product_code is not default or one of the values related to shipping and handling.</td>
<td>Sale (O)</td>
<td>String (255)</td>
</tr>
<tr>
<td>product_code</td>
<td>Type of product. This value is used to determine the product category: electronic, handling, physical, service, or shipping. The default value is default.</td>
<td>Sale (O)</td>
<td>String (255)</td>
</tr>
<tr>
<td>product_name</td>
<td>This field is required when product_code is not default or one of the values related to shipping and handling.</td>
<td>Sale (O)</td>
<td>String (255)</td>
</tr>
<tr>
<td>quantity</td>
<td>The default is 1. This field is required when product_code is not default or one of the values related to shipping and handling.</td>
<td>Sale (O)</td>
<td>Nonnegative integer (10)</td>
</tr>
</tbody>
</table>

You must include either grand_total_amount or offer0 and the offer-level field amount. For information about offers and grand totals, see Getting Started with CyberSource Advanced for the SCMP API.
### Table 5  Offer-Level Fields (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>
| tax_amount| Total tax to apply to the product. This value cannot be negative. The tax amount and the unit price must be in the same currency. The tax amount field is additive. The following example uses a two-exponent currency such as USD:  

1. You include the following items in your request:  
   
   ```
   item_0_unitPrice=10.00  
   item_0_quantity=1  
   item_0_taxAmount=0.80  
   item_1_unitPrice=20.00  
   item_1_quantity=1  
   item_1_taxAmount=1.60
   ```

2. The total amount authorized will be 32.40, not 30.00 with 2.40 of tax included. | Sale (O) | Decimal (15) |
| total_amount| Total amount for all items selected. This field is required when offer-level fields are included in the request. | Sale (See description) | String (15) |

---

1. You must include either `grand_total_amount` or `offer0` and the offer-level field `amount`. For information about offers and grand totals, see *Getting Started with CyberSource Advanced for the SCMP API*. 

---
# Reply Fields

## Table 6 Reply Fields

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Description</th>
<th>Returned By:</th>
<th>Data Type &amp; Length</th>
</tr>
</thead>
<tbody>
<tr>
<td>ap_check_status_payment_status</td>
<td>Description of the payment status. Possible values:</td>
<td>Check Status</td>
<td>String (15)</td>
</tr>
<tr>
<td></td>
<td>- PENDING: Payment was initiated. Do not ship the goods.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- SETTLED: Payment is complete and the funds have been settled in your merchant account. Ship the goods.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- FAILED: Payment failed.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- ABANDONED: Customer did not confirm the payment within 15 minutes or the customer cancelled the payment. This status is valid only for iDEAL, Bancontact, EPS, and giropay transactions.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- AUTHORIZED: Customer authorized the payment. This status is valid only for Sofort transactions.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ap_check_status_rcode</td>
<td>One-digit reply code that indicates whether the ics_ap_check_status request was successful. Possible values:</td>
<td>Check Status</td>
<td>Integer (1)</td>
</tr>
<tr>
<td></td>
<td>- 1: An error occurred</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- 0: The request was declined</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- 1: The request was successful</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ap_check_status_response_code</td>
<td>Response code from the processor. Possible values: 00000–99999. See &quot;Reply Flags and Processor Response Codes,&quot; page 75.</td>
<td>Check Status</td>
<td>Integer (5)</td>
</tr>
<tr>
<td>ap_check_status_rflag</td>
<td>One-word description of the result of the ics_ap_check_status request. See &quot;Reply Flags and Processor Response Codes,&quot; page 75.</td>
<td>Check Status</td>
<td>String (50)</td>
</tr>
<tr>
<td>ap_check_status_rmsg</td>
<td>Message explaining the reply code ap_check_status_rflag. See &quot;Reply Flags and Processor Response Codes,&quot; page 75.</td>
<td>Check Status</td>
<td>String (255)</td>
</tr>
</tbody>
</table>
## Table 6  Reply Fields (Continued)

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Description</th>
<th>Returned By:</th>
<th>Data Type &amp; Length</th>
</tr>
</thead>
<tbody>
<tr>
<td>ap_check_status_trans_ref_no</td>
<td>Reference number that you use to reconcile your CyberSource reports with your reports. For more information about tracking orders, see Getting Started with CyberSource Advanced for the SCMP API (PDF</td>
<td>Check Status</td>
<td>String (60)</td>
</tr>
<tr>
<td></td>
<td>(HTML).</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ap_option#id:&lt;value&gt;^name:&lt;value&gt;</td>
<td>Unique identifier and the associated bank swift code.</td>
<td>Options</td>
<td>id:&lt;value&gt;</td>
</tr>
<tr>
<td></td>
<td><strong>Example</strong></td>
<td></td>
<td>Alphanumeric (34)</td>
</tr>
<tr>
<td></td>
<td>option0=id:ideal-ABNANL2A^name:ABN AMRO</td>
<td></td>
<td>name:&lt;value&gt;</td>
</tr>
<tr>
<td></td>
<td>option1=id:ideal-ASNBNL21^name:ASN Bank</td>
<td></td>
<td>Alphanumeric (60)</td>
</tr>
<tr>
<td></td>
<td>option2=id:ideal-BUNQNL2A^name:Bunq</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Important</strong> CyberSource recommends caching the information and displaying the bank name to the customer in a drop-down menu on your checkout page.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Note</strong> This field is valid only for iDEAL transactions.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ap_options_count</td>
<td>The number of options requested from the processor and displayed to the customer. Possible values: 1-250</td>
<td>Options</td>
<td>Numeric (3)</td>
</tr>
<tr>
<td></td>
<td><strong>Note</strong> This field is valid only for iDEAL transactions.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ap_options_offset</td>
<td>Offset of the list of the options received from the processor. This number represents the number of options displayed in each list. Possible values: 0-9999</td>
<td>Options</td>
<td>Numeric (4)</td>
</tr>
<tr>
<td></td>
<td><strong>Note</strong> This field is valid only for iDEAL transactions.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ap_optionsrcode</td>
<td>Indicates whether the service request was successful. Possible values:</td>
<td>Options</td>
<td>Integer (1)</td>
</tr>
<tr>
<td></td>
<td>-1: An error occurred.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>0: The request was declined.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>1: The request was successful.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Note</strong> This field is valid only for iDEAL transactions.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Field Name</td>
<td>Description</td>
<td>Returned By:</td>
<td>Data Type &amp; Length</td>
</tr>
<tr>
<td>----------------------------</td>
<td>------------------------------------------------------------------------------</td>
<td>--------------</td>
<td>--------------------</td>
</tr>
<tr>
<td><code>ap_options_response_code</code></td>
<td>Response code from the processor. Range of values: 00000–99999. See &quot;Reply Flags and Processor Response Codes,&quot; page 75.</td>
<td>Options</td>
<td>Integer (5)</td>
</tr>
<tr>
<td><code>ap_options_rflag</code></td>
<td>If <code>ics_ap_options</code> is unsuccessful, this field contains a one-word description of the error. See &quot;Reply Flags and Processor Response Codes,&quot; page 75.</td>
<td>Options</td>
<td>String (50)</td>
</tr>
<tr>
<td><code>ap_options_rmsg</code></td>
<td>Message explaining the reply code <code>ap_options_rcode</code>. See &quot;Reply Flags and Processor Response Codes,&quot; page 75.</td>
<td>Options</td>
<td>String (255)</td>
</tr>
<tr>
<td><code>ap_options_total_count</code></td>
<td>The total number of options that can be requested from the processor to be displayed to the customer. Possible values: 0–100000</td>
<td>Options</td>
<td>Numeric (6)</td>
</tr>
<tr>
<td><code>ap_refund_amount</code></td>
<td>Total amount for the refund.</td>
<td>Refund</td>
<td>String (15)</td>
</tr>
<tr>
<td><code>ap_refund_date_time</code></td>
<td>Date and time of the refund.</td>
<td>Refund</td>
<td>String (14)</td>
</tr>
<tr>
<td><code>ap_refund_payment_status</code></td>
<td>Refund status from the processor. Possible values:</td>
<td>Refund</td>
<td>String (15)</td>
</tr>
<tr>
<td></td>
<td>REFUNDED: Refund was processed successfully.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>PENDING: Refund is pending.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>FAILED: Refund failed.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><code>ap_refund_rcode</code></td>
<td>One-digit reply code that indicates whether the refund request was successful. Possible values:</td>
<td>Refund</td>
<td>Integer (1)</td>
</tr>
<tr>
<td></td>
<td>-1: An error occurred</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>0: The request was declined</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>1: The request was successful</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Table 6  Reply Fields (Continued)

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Description</th>
<th>Returned By:</th>
<th>Data Type &amp; Length</th>
</tr>
</thead>
<tbody>
<tr>
<td>ap_refund_rflag</td>
<td>One-word description of the result of the refund request. See &quot;Reply Flags and Processor Response Codes,&quot; page 75.</td>
<td>Refund</td>
<td>String (50)</td>
</tr>
<tr>
<td>ap_refund_rmsg</td>
<td>Message explaining the reply code. See &quot;Reply Flags and Processor Response Codes,&quot; page 75.</td>
<td>Refund</td>
<td>String (255)</td>
</tr>
<tr>
<td>ap_refund_trans_ref_no</td>
<td>Reference number that you use to reconcile your CyberSource reports with your reports. For more information about tracking orders, see Getting Started with CyberSource Advanced for the SCMP API (PDF</td>
<td>HTML).</td>
<td>Refund</td>
</tr>
<tr>
<td>ap_sale_merchant_url</td>
<td>URL for redirecting the customer for capturing the payment. Make a POST request to this URL. <strong>Note</strong> For iDEAL and Sofort payments, the URL is valid for 15 minutes before the session times out.</td>
<td>Sale</td>
<td>String (2048)</td>
</tr>
<tr>
<td>ap_sale_payment_status</td>
<td>Description of the payment status. Possible values:</td>
<td>Sale</td>
<td>String (15)</td>
</tr>
<tr>
<td></td>
<td>1. PENDING: Payment has not yet been processed.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>CyberSource recommends requesting the check status service (see &quot;Checking a Payment Status,&quot; page 42) to retrieve the latest status of the payment. The status can be settled, failed, or abandoned.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2. FAILED: Payment failed.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ap_sale_processor_transaction_id</td>
<td>Processor-generated payment reference code that identifies the transaction.</td>
<td>Sale</td>
<td>String (50)</td>
</tr>
<tr>
<td>ap_sale_rcode</td>
<td>Indicates whether the service request was successful. Possible values:</td>
<td>Sale</td>
<td>Integer (1)</td>
</tr>
<tr>
<td></td>
<td>1: An error occurred.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>0: The request was declined.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>1: The request was successful.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ap_sale_response_code</td>
<td>Response code from the processor.</td>
<td>Sale</td>
<td>Integer (5)</td>
</tr>
<tr>
<td></td>
<td>Range of values: 00000–99999.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>See &quot;Reply Flags and Processor Response Codes,&quot; page 75.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Field Name</td>
<td>Description</td>
<td>Returned By</td>
<td>Data Type &amp; Length</td>
</tr>
<tr>
<td>-----------------</td>
<td>------------------------------------------------------------------------------</td>
<td>-------------</td>
<td>--------------------</td>
</tr>
<tr>
<td>ap_sale_rflag</td>
<td>If ics_ap_sale is unsuccessful, this field contains a one-word description of the error. See &quot;Reply Flags and Processor Response Codes,&quot; page 75.</td>
<td>Sale</td>
<td>String (50)</td>
</tr>
<tr>
<td>ap_sale_rmsg</td>
<td>Message explaining the reply code ap_sale_rmsg. See &quot;Reply Flags and Processor Response Codes,&quot; page 75.</td>
<td>Sale</td>
<td>String (255)</td>
</tr>
<tr>
<td>ap_sale_trans_ref_no</td>
<td>Transaction reference number that was used for the transaction.</td>
<td>Sale</td>
<td>String (60)</td>
</tr>
<tr>
<td>currency</td>
<td>Currency used for the order: EUR</td>
<td>Sale</td>
<td>String (5)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Refund</td>
<td></td>
</tr>
<tr>
<td>ics_rcode</td>
<td>Indicates whether the entire request was successful. Possible values:</td>
<td>All services.</td>
<td>Integer (1)</td>
</tr>
<tr>
<td></td>
<td>- -1: An error occurred.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- 0: The request was declined.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- 1: The request was successful.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ics_rflag</td>
<td>If the request is unsuccessful, this field contains a one-word description of the error. See &quot;Reply Flags and Processor Response Codes,&quot; page 75.</td>
<td>All services.</td>
<td>String (50)</td>
</tr>
<tr>
<td>ics_rmsg</td>
<td>Message explaining the reply code ics_rmsg. See &quot;Reply Flags and Processor Response Codes,&quot; page 75.</td>
<td>All services.</td>
<td>String (255)</td>
</tr>
<tr>
<td>merchant_ref_number</td>
<td>Order reference or tracking number that you provided in the request. If you included multi-byte characters in this field in the request, the returned value might include corrupted characters.</td>
<td>All services.</td>
<td>String (50)</td>
</tr>
<tr>
<td>request_id</td>
<td>Identifier for the request generated by the client.</td>
<td>All services.</td>
<td>String (26)</td>
</tr>
<tr>
<td>request_token</td>
<td>Request token data created by CyberSource for each reply. The field is an encoded string that contains no confidential information such as an account or card verification number. The string can contain a maximum of 256 characters.</td>
<td>All services.</td>
<td>String (256)</td>
</tr>
</tbody>
</table>
# Reply Flags and Processor Response Codes

CyberSource recommends using the reply flag value and the processor response code to determine the transaction result.

The following table describes the reply flags and processor response codes that the SCMP API can return for the online bank transfer services.

<table>
<thead>
<tr>
<th>Reply Flag</th>
<th>Processor Response Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>DINVALIDDATA</td>
<td>10000—status: failed.</td>
<td>Invalid request.</td>
</tr>
<tr>
<td></td>
<td>30600—status: failed.</td>
<td>Possible reasons:</td>
</tr>
<tr>
<td></td>
<td>30700—status: failed.</td>
<td>The request data is invalid.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Processor declined the transaction due to tax errors or government compliance errors.</td>
</tr>
<tr>
<td>DPAYMENTREFUSED</td>
<td>30200—status: failed.</td>
<td>Possible reasons:</td>
</tr>
<tr>
<td></td>
<td>30350—status: failed.</td>
<td>Processor declined the transaction due to funding source problems.</td>
</tr>
<tr>
<td></td>
<td>30500—status: failed.</td>
<td>The transaction was flagged as high risk.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Insufficient funds.</td>
</tr>
<tr>
<td>ESYSTEM</td>
<td>20000—status: failed.</td>
<td>Possible reasons:</td>
</tr>
<tr>
<td></td>
<td>20001—status: failed.</td>
<td>The signature was not included in the HTTP header.</td>
</tr>
<tr>
<td></td>
<td>20002—status: failed.</td>
<td>The signature in the HTTP header has expired or its not a valid signature.</td>
</tr>
<tr>
<td></td>
<td>30000—status: failed.</td>
<td>The API version in the HTTP header was missing or is not supported.</td>
</tr>
<tr>
<td></td>
<td>30100—status: failed.</td>
<td></td>
</tr>
<tr>
<td>SOK</td>
<td>00001—status: pending.</td>
<td>Transaction was successful.</td>
</tr>
<tr>
<td></td>
<td>00002—status: abandoned.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>00004—status: settled.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>00006—status: refunded.</td>
<td></td>
</tr>
</tbody>
</table>