

# Getting Started with Visa Checkout

## on the CyberSource Platform

June 2017

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

## CyberSource Contact Information

For general information about our company, products, and services, go to <http://www.cybersource.com>.

For sales questions about any CyberSource Service, email [sales@cybersource.com](mailto:sales@cybersource.com) or call 650-432-7350 or 888-330-2300 (toll free in the United States).

For support information about any CyberSource Service, visit the Support Center at <http://www.cybersource.com/support>.

## Copyright

© 2017 CyberSource Corporation. All rights reserved. CyberSource Corporation ("CyberSource") furnishes this document and the software described in this document under the applicable agreement between the reader of this document ("You") and CyberSource ("Agreement"). You may use this document and/or software only in accordance with the terms of the Agreement. Except as expressly set forth in the Agreement, the information contained in this document is subject to change without notice and therefore should not be interpreted in any way as a guarantee or warranty by CyberSource. CyberSource assumes no responsibility or liability for any errors that may appear in this document. The copyrighted software that accompanies this document is licensed to You for use only in strict accordance with the Agreement. You should read the Agreement carefully before using the software. Except as permitted by the Agreement, You may not reproduce any part of this document, store this document in a retrieval system, or transmit this document, in any form or by any means, electronic, mechanical, recording, or otherwise, without the prior written consent of CyberSource.

## Restricted Rights Legends

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

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 Unpublished rights reserved under the copyright laws of the United States.

## Trademarks

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

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

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

# Contents

## **Recent Revisions to This Document** 4

### **About This Guide** 5

Audience and Purpose 5

Conventions 5

    Note and Warning Statements 5

    Text and Command Conventions 6

Related Documentation 6

---

## **Chapter 1 Introduction to Visa Checkout** 7

How Visa Checkout and CyberSource Work Together 7

Supported Countries 8

    Enrollment 8

    Payments and Currency 8

---

## **Chapter 2 Integrating Visa Checkout and CyberSource Credit Card Services** 9

Enrolling in Visa Checkout 9

Creating and Updating Visa Checkout Profiles 10

Using 3D Secure with Visa Checkout 16

    Adding CyberSource Payer Authentication to Visa Checkout Using the CyberSource Simple Order API or SCMP API 16

    Adding CyberSource Payer Authentication to Visa Checkout Using Secure Acceptance 16

    Working with Verified by Visa as Provided by Visa Checkout 17

Using Decision Manager with Visa Checkout 17

Updating Your Software 18

Testing Your Implementation 18

Obtaining Information About Your Transactions 19

---

## **Appendix A Supported Countries and Payment Currencies** 20

# Recent Revisions to This Document

Release	Changes
June 2017	<p>Added a country for Visa Checkout merchant enrollment support. See <a href="#">"Supported Countries," page 8.</a></p> <p>Added information about using Decision Manager with Visa Checkout. See <a href="#">"Using Decision Manager with Visa Checkout," page 17.</a></p> <p>Updated <a href="#">Appendix A, "Supported Countries and Payment Currencies," on page 20.</a></p>
April 2017	<p>Added information about receiving the PAN. See <a href="#">"How Visa Checkout and CyberSource Work Together," page 7,</a> and <a href="#">"Updating Your Software," page 18.</a></p>
March 2017	<p>Added countries for Visa Checkout merchant enrollment support. See <a href="#">"Supported Countries," page 8.</a></p> <p>Updated <a href="#">Appendix A, "Supported Countries and Payment Currencies," on page 20.</a></p>
August 2016	<p>Updated the Visa Checkout process. See <a href="#">"How Visa Checkout and CyberSource Work Together," page 7,</a> and <a href="#">"Updating Your Software," page 18.</a></p>
January 2016	<p>Updated <a href="#">"Using 3D Secure with Visa Checkout," page 16.</a></p>
September 2015	<p>Added countries for Visa Checkout merchant enrollment support. See <a href="#">"Supported Countries," page 8.</a></p>

# About This Guide

## Audience and Purpose

---

This document is written for merchants who want to use information from Visa Checkout to process payments through CyberSource.

This document provides an overview for integrating Visa Checkout and CyberSource services into an order management system.



**Note**

Visa Checkout is supported with the CyberSource Simple Order API, CyberSource SCMP API, and Secure Acceptance.

---

## Conventions

---

### Note and Warning Statements



**Note**

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

---



**Warning**

A *Warning* contains information or instructions, which, if not heeded, can result in a security risk, irreversible loss of data, or significant cost in time or revenue or both.

---

## Text and Command Conventions

Convention	Usage
<b>bold</b>	<ul style="list-style-type: none"> <li>■ Field and service names in text; for example: Request the <b>ics_auth</b> service.</li> <li>■ Items that you are instructed to act upon; for example: Click <b>Save</b>.</li> </ul>

## Related Documentation

### *CyberSource Documents*

Simple Order API documents:

- *Credit Card Services Using the Simple Order API* ([PDF](#) | [HTML](#))
- *Payer Authentication Using the Simple Order API* ([PDF](#) | [HTML](#))
- *Visa Checkout Using the Simple Order API* ([PDF](#) | [HTML](#))

SCMP API documents:

- *Credit Card Services Using the SCMP API* ([PDF](#) | [HTML](#))
- *Payer Authentication Using the SCMP API* ([PDF](#) | [HTML](#))
- *Visa Checkout Using the SCMP API* ([PDF](#) | [HTML](#))

Secure Acceptance document:

- *Secure Acceptance Web/Mobile Configuration Guide* ([PDF](#) | [HTML](#))

Refer to the Support Center for complete CyberSource technical documentation:

[http://www.cybersource.com/support\\_center/support\\_documentation](http://www.cybersource.com/support_center/support_documentation)

### *Visa Checkout Documents*

- *Getting Started with Visa Checkout* (Visa Checkout version)
- *Visa Checkout JavaScript Integration Guide*

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

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

You can also obtain these documents by signing up for a Visa Checkout developer account:

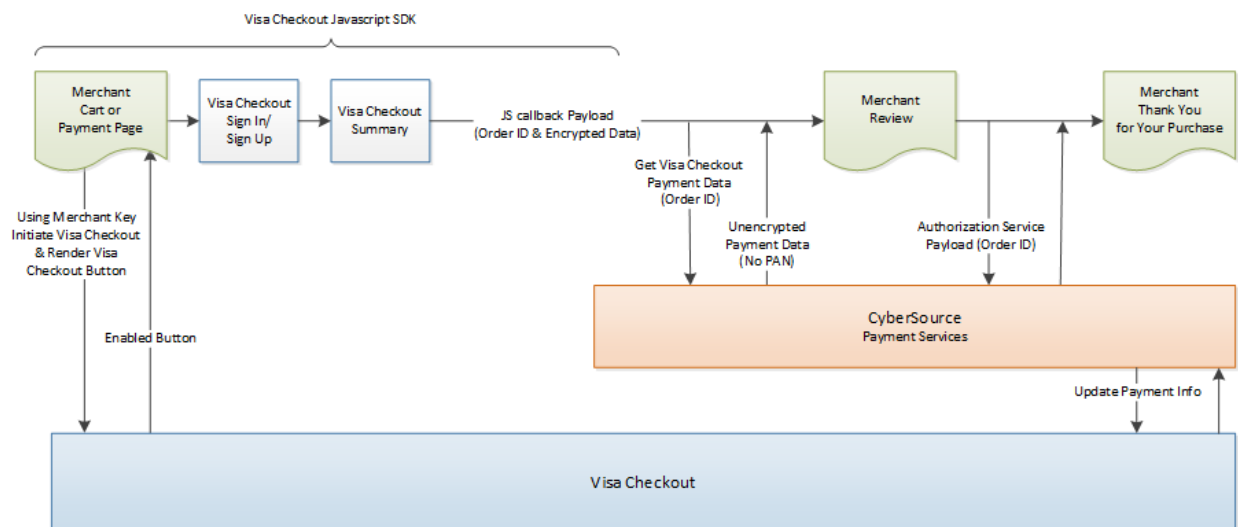
<https://sandbox-business.secure.checkout.visa.com/self-service-ic/#enroll>

# Introduction to Visa Checkout

## How Visa Checkout and CyberSource Work Together

CyberSource provides the following services to assist with your Visa Checkout integration:

- **Get Visa Checkout data:** this service retrieves Visa Checkout data, which enables you to display payment and shipping details to the customer during checkout.
- **Authorization:** this service enables you to send an authorization request to your processor using Visa Checkout payment data.



- 1 Your web site integrates directly with Visa Checkout to display the Visa Checkout button on your checkout page.
- 2 CyberSource provides the get Visa Checkout data service, which retrieves Visa Checkout payment data (except the PAN, unless your account is configured to receive it). You can use the retrieved data to help a customer confirm a purchase.
- 3 You submit an authorization request to CyberSource for credit card processing. Instead of including payment information in the authorization request, you include the Visa Checkout order ID.

- 4 At various points in the transaction cycle, you notify the customer of the transaction status.

## Supported Countries

---

### Enrollment

Visa Checkout merchant enrollment is available in the following countries:

- Argentina
- Australia
- Brazil
- Canada
- Chile
- Colombia
- France
- Hong Kong (CN)
- India
- Ireland
- Malaysia
- Mexico
- New Zealand
- Peru
- Poland
- Singapore
- South Africa
- Spain
- United Arab Emirates
- United Kingdom
- United States of America

### Payments and Currency

For a list of the countries and currencies from which Visa Checkout payments are accepted, refer to [Appendix A, "Supported Countries and Payment Currencies,"](#) on page 20.



# Integrating Visa Checkout and CyberSource Credit Card Services

## Enrolling in Visa Checkout

---

**Note**

The CyberSource Simple Order API, CyberSource SCMP API, and Secure Acceptance support Visa Checkout.

---

**Note**

To enroll yourself, you must have administrator privileges for your CyberSource account in the Business Center.

---

Enroll in the CyberSource production environment for production access. You can enroll yourself or contact your local CyberSource sales representative. If you already have a CyberSource account, you can enroll yourself by following these steps:

---

- Step 1** Log in to the Business Center.
  - Step 2** Under **Account Management** in the left navigation panel, choose **Digital Payment Solutions**.
  - Step 3** Click **Sign Up**. Follow the steps to verify your account information and accept the Visa Checkout Merchant Services Agreement.
- 

If you do not already have a CyberSource account, contact your local CyberSource Sales representative to inquire about Visa Checkout eligibility and enrollment:

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

During Visa Checkout enrollment, you can choose to receive payment account number (PAN) data. You must agree to handle the PAN data in compliance with the Payment Card Industry Data Security Standard (PCI-DSS).

During Visa Checkout enrollment, Visa Checkout issues a Visa Checkout production API key to you that you will use to communicate with Visa Checkout. CyberSource stores a copy of this key in the Business Center.



You must keep your own copy of the Visa Checkout production API key in a safe place. You are responsible for maintaining adequate security and control of your Visa Checkout production API key.

---

## Creating and Updating Visa Checkout Profiles

---

Visa Checkout profiles enable you to control the card types and shipping options in the Visa Checkout light box that your customers use during checkout. Visa Checkout profiles are supported when you use the Simple Order API, SCMP API, or Secure Acceptance Web/Mobile to implement the Visa Checkout button and connect to Visa Checkout.

Creating and using Visa Checkout profiles is optional. You can create up to 100 Visa Checkout profiles for one web site URL associated with a Visa Checkout account. You can specify any Visa Checkout profile as the default profile, but you can have only one default profile at a time. You can create, update, and delete Visa Checkout profiles in real time.

When you create or edit a Visa Checkout profile, the country in which you are located determines the card types available. You can associate the following shipping options with a profile:

- Shipping is not required
- Products can be shipped to specific regions

The rest of this section explains how to create, edit, and delete Visa Checkout profiles. For additional information about working with Visa Checkout profiles, see *Getting Started with Visa Checkout* (version published by Visa Checkout) and the *Visa Checkout JavaScript Integration Guide*.



You must enroll in Visa Checkout before you can create and update Visa Checkout profiles.

---

## To create a Visa Checkout profile:

- Step 1** Log in to the CyberSource Business Center. In the left navigation pane, choose **Account Management > Digital Payment Solutions > Visa Checkout** and click **Enabled** to view your Visa Checkout account page.

Home

Support Center

Virtual Terminal ▶

Decision Manager ▶

Payment Tokenization ▶

Tools & Settings ▶

Transaction Search ▶

Reports ▶

Account Management ▼

Merchant Information

Report Subscriptions

**NEW** Client Integration Management

Transaction Security Keys

**Digital Payment Solutions**

PGP Security Settings

User Administration

Role Administration

Configure IP Range

Substitute Receipt Settings

Pay My Invoice

Audit Search

Device Management

**My User Settings** ▶

Thank you for enabling Visa Checkout.

Give your customers an easy way to pay with their card online. Offer a seamless checkout experience that doesn't require customers to ever leave your website or mobile app.

[Learn more about the Visa Checkout integration with CyberSource here.](#)

Settings Profile

### Visa Checkout API Key

Visa Checkout utilizes an API key and Shared Secret Key as part of a two part security key. The API key is required by Visa Checkout and CyberSource for encryption of sensitive payment credentials.

CyberSource manages the usage of the Shared Secret Key on the merchant's behalf, in order to provide merchants the option to avoid storing the customer's Payment Account Number (PAN) information to process payments.

Below is your API Key which must be part of each Visa Checkout transaction processing request. Keep your API Key safe and do not share it.

Visa Checkout API Key: **OYHESJ5OXZTUNFFF6RWM13BoVm9SnTYaKrvpuNK3zZh0cjmTo**

**Important:** You must only use the API Key provided to you by CyberSource; specifically, you cannot communicate with Visa Checkout using keys that are not authorized for your use.

**YOU ARE SOLELY RESPONSIBLE FOR MAINTAINING ADEQUATE SECURITY AND CONTROL OF ANY SECURITY KEYS PROVIDED TO YOU.** Because Security Keys ensure secure communications between you and Visa Checkout, you must protect the Keys, allowing only authorized and authenticated entities, e.g. people, APIs, code, etc., to access the Keys. The Keys should never be stored or available unencrypted on a web page and you must provide your own secure server to store the encrypted Keys.

### PAN Data Settings

You may configure Visa Checkout so that you receive your customer's Payment Account Number (PAN) data with each Visa Checkout transaction. PAN data must be protected in compliance with the Payment Card Industry Data Security Standard (PCI-DSS).

Alternatively, CyberSource can manage PAN data on your behalf allowing you to continue to perform payment processing without receiving PAN data directly. Unless you elect to receive PAN by selecting "Yes" below, CyberSource will manage PAN data on your behalf and if you later chose to change your PAN configuration contact your local Sales Representative.

Include Customer PAN Data:  Yes  No

**Step 2** Click the **Profile** tab.

Home

Support Center

Virtual Terminal ▶

Decision Manager ▶

Payment Tokenization ▶

Tools & Settings ▶

Transaction Search ▶

Reports ▶

Account Management ▼

---

Merchant Information

Report Subscriptions

NEW Client Integration Management

Transaction Security Keys

**Digital Payment Solutions**

PGP Security Settings

User Administration

Role Administration

Configure IP Range

Substitute Receipt Settings


Pay My Invoice

Audit Search

Device Management

---

**My User Settings** ▶



Thank you for enabling Visa Checkout.

Give your customers an easy way to pay with their card online. Offer a seamless checkout experience that doesn't require customers to ever leave your website or mobile app.

[Learn more about the Visa Checkout integration with CyberSource here.](#)

Settings | **Profile**

---

**Visa Checkout Profiles**

You can configure Visa Checkout profiles.

Profile Name	Last Updated	Date Created	Default
Default	Feb 27 2017	Jan 11 2017	<span style="color: green; font-size: 1.2em;">✔</span> <span style="margin-left: 10px;">✎</span> <span style="margin-left: 10px;">☐</span>
Test2	Mar 23 2017	Mar 23 2017	<span style="margin-left: 10px;">✎</span> <span style="margin-left: 10px;">☐</span>

Add Profile
Delete

[< Back to Digital Payment Solutions](#)

**Step 3** Click **Add Profile**.

- Home
- Support Center
- Virtual Terminal ▶
- Decision Manager ▶
- Payment Tokenization ▶
- Tools & Settings ▶
- Transaction Search ▶
- Reports ▶
- Account Management ▼
  - Merchant Information
  - Report Subscriptions
  - NEW Client Integration Management
  - Transaction Security Keys
  - Digital Payment Solutions**
  - PGP Security Settings
  - User Administration
  - Role Administration
  - Configure IP Range
  - Substitute Receipt Settings
  - Pay My Invoice
  - Audit Search
  - Device Management
- My User Settings ▶

## Visa Checkout Profile Editor

[Learn more about the Visa Checkout integration with CyberSource here.](#)

\*Required Fields

**Profile Information**

Profile Name <span style="color: blue;">i</span> Default	Customer Support URL <input style="width: 90%;" type="text"/>
Logo URL <input style="width: 90%;" type="text"/>	Logo Display Name <input style="width: 90%;" type="text"/>
Referring URL <span style="color: blue;">i</span> <input style="width: 90%;" type="text"/>	<input checked="" type="checkbox"/> Make this the Default Profile

**Accepted Cards**

Visa
  Master Card
  American Express
  Discover

**Billing and Shipping**

Configure the billing countries and shipping countries.

**Billing Countries:** Argentina, Australia, Brazil, Canada, Chile, China, Colombia, France, Hong Kong (CN), Ireland, Malaysia, Mexico, New Zealand, Peru, Poland, Singapore, South Africa, Spain, United Arab Emirates, United Kingdom ✎

**Shipping Countries:** Afghanistan, Aland Islands, Albania, Algeria, American Samoa (US), Andorra, Angola, Anguilla (UK), Antigua and Barbuda, Argentina, Armenia, Aruba, Ascension, Australia, Austria, Azerbaijan, Bahamas, Bahrain, Bangladesh, Barbados... ✎

**Step 4** On the Visa Checkout Profile Editor page, choose or enter the following profile details:

Profile Detail	Description
Profile Name	The Visa Checkout profile name is required, must be unique for each profile, and cannot exceed 50 alphanumeric characters.
Logo URL	The logo URL for the profile should be a valid URL and cannot exceed 100 characters.
Referring URL	The referring URL for the profile should be a valid URL and cannot exceed 100 characters.
Customer Support URL	The customer support URL for the profile should be a valid URL and cannot exceed 100 characters.
Logo Display Name	The logo display name can include a maximum of 100 alphanumeric characters.
Default Profile	Select <b>Make this the Default Profile</b> for a profile to make it the default profile. Only one profile can be chosen as the default profile.
Accepted Cards	Select the accepted card types (Visa, Mastercard, American Express, Discover) for the profile.  <b>Note</b> A selection for the Visa Debit card type displays as an accepted card type after you select the Visa card type and only when your business is located in Canada. If you want to select only the Visa card type, deselect the Visa Debit card type. The Visa card type remains selected.
Billing Countries	Click the pencil icon to specify the countries from which you accept payments. At least one billing country must be specified.
Shipping Countries	Click the pencil icon to specify the countries to which merchandise can be shipped.  <b>Note</b> If you do not specify a shipping country, the shipping address is not required by Visa Checkout.

**Step 5** Click **Save**.

## To edit or delete a Visa Checkout profile:

**Step 1** On the Visa Checkout page, click the **Profile** tab.

The screenshot shows the 'Profile' tab selected in the 'Settings' section. The main content area displays the 'Visa Checkout Profiles' section, which includes a table of profiles and buttons for 'Add Profile' and 'Delete'.

Profile Name	Last Updated	Date Created	Default
Default	Feb 27 2017	Jan 11 2017	<input checked="" type="checkbox"/>
Test2	Mar 23 2017	Mar 23 2017	<input type="checkbox"/>

< Back to Digital Payment Solutions

- To edit a profile, click the pencil icon for a profile, edit the profile, and click **Save**.
- To delete a profile, check the box for a profile, and click **Delete**.

## Using 3D Secure with Visa Checkout

---

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

### Adding CyberSource Payer Authentication to Visa Checkout Using the CyberSource Simple Order API or SCMP API

For Visa Checkout, CyberSource supports the following kinds of payer authentication:

- American Express SafeKey
- Mastercard SecureCode
- Verified by Visa

To integrate payer authentication using the Simple Order API or SCMP API, see:

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



With Visa Checkout, you must include the payer authentication enroll service and the credit card authorization service in the same request message in order to decrypt the primary account number (PAN) and complete the rest of the payer authentication flow. When you submit a separate request message for each service, the payer authentication enroll service request fails.

---

### Adding CyberSource Payer Authentication to Visa Checkout Using Secure Acceptance

For Visa Checkout, CyberSource supports the following kinds of payer authentication:

- American Express SafeKey
- Mastercard SecureCode
- Verified by Visa

To integrate payer authentication using Secure Acceptance Web/Mobile, see the [Secure Acceptance Web/Mobile Configuration Guide](#).



## Working with Verified by Visa as Provided by Visa Checkout

Visa Checkout provides Verified by Visa. CyberSource supports Verified by Visa as provided by Visa Checkout with the Simple Order API, SCMP API, and Secure Acceptance.

Contact your CyberSource account manager or sales representative to request that Verified by Visa be added to your Visa Checkout account. CyberSource communicates with Visa Checkout about adding Verified by Visa to your account.



**Note**

Visa Checkout pays the fees for Verified by Visa as provided by Visa Checkout.

---

## Using Decision Manager with Visa Checkout

---

While many of the fields necessary to run Decision Manager (DM) are contained in the Visa Checkout response, the following essential DM fields are not included in the Visa Checkout response:

- Device fingerprint
- True IP address

You must capture these fields independently.

## Updating Your Software

---

- Step 1** Display the Visa Checkout button on your web site. Implement JavaScript for handling the actions associated with the button. You can choose to create Visa Checkout profiles as described in "[Creating and Updating Visa Checkout Profiles](#)," page 10. For information about this step, see *Getting Started with Visa Checkout* (version published by Visa Checkout) and the *Visa Checkout JavaScript Integration Guide*.
- Step 2** Obtain the encrypted Visa Checkout payment data.
- Step 3** Request the CyberSource get Visa Checkout data service. You can use the decrypted data (except the PAN, unless your account is configured to receive it) to help the customer confirm the purchase. See [Visa Checkout Using the Simple Order API](#) or [Visa Checkout Using the SCMP API](#).
- Step 4** Request the CyberSource authorization service. See [Credit Card Services Using the Simple Order API](#) or [Credit Card Services Using the SCMP API](#).
- Step 5** After payment is complete, notify the customer of the updated transaction status.
- 

## Testing Your Implementation

---

- Step 1** Test your implementation of the CyberSource services.
- Use the CyberSource test environment to test the get Visa Checkout data service and authorization service. If you do not already have access to the CyberSource test environment, contact your CyberSource Sales representative.
- After you have access to the CyberSource test environment, go to the Business Center to enroll in Visa Checkout again as described in "[Enrolling in Visa Checkout](#)," page 9, but make sure that you enroll in the test environment and not the production environment. The CyberSource test environment approves your merchant account and provides you with a Visa Checkout testing API key for the CyberSource test environment and the Visa Checkout merchant sandbox environment.

**Step 2** Test your implementation of the Visa Checkout services.

Use the Visa Checkout merchant sandbox to test your direct integration to Visa Checkout. To connect to the sandbox, use the Visa Checkout testing API key that was provided when you enrolled in Visa Checkout through the CyberSource test environment. See the following documents for information about connecting to the Visa Checkout sandbox:

- *Getting Started with Visa Checkout* (version published by Visa Checkout)
- *Visa Checkout JavaScript Integration Guide*

For information about obtaining these documents, see "[Visa Checkout Documents](#)," [page 6](#).

---

## Obtaining Information About Your Transactions

---

The following CyberSource reports include information about Visa Checkout transactions:

- Payment Batch Detail Report
- Transaction Detail Report
- Transaction Exception Detail Report
- Single Transaction Query
- Invoice Summary Report
- Merchant Account Reports (MARS):
  - Purchase and Refunds Report
  - Payment Activity Summary

For information about these reports, see the [Reporting Developer Guide](#) and the [Merchant Account Reports Developer Guide](#).

# Supported Countries and Payment Currencies

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

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