

# Visa Checkout

## Using the Simple Order API

March 2019

**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

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

## Restricted Rights Legends

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

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 Unpublished rights reserved under the copyright laws of the United States.

## Trademarks

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

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

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

# Contents

## [Recent Revisions to This Document](#) 5

## [About This Guide](#) 7

[Audience and Purpose](#) 7

[Text and Command Conventions](#) 7

[Related Documentation](#) 8

[CyberSource Documents](#) 8

[Visa Checkout Documents](#) 8

[Customer Support](#) 8

---

## **Chapter 1** [Integrating Visa Checkout into Your System](#) 9

[Requirements](#) 9

[Supported Countries](#) 9

[Visa Checkout Process](#) 10

[Getting Visa Checkout Data](#) 11

[Using 3D Secure with Visa Checkout](#) 12

[Using Decision Manager with Visa Checkout](#) 12

---

## **Appendix A** [API Fields](#) 13

[Formatting Restrictions](#) 13

[Data Type Definitions](#) 13

[Request Fields](#) 14

[Reply Fields](#) 16

---

## **Appendix B** [Examples](#) 24

[Name-Value Pair Examples](#) 24

[XML Examples](#) 26

---

**Appendix C** [Reason Codes](#) **28**

---

**Appendix D** [Supported Countries and Payment Currencies](#) **29**

# Recent Revisions to This Document

| Release      | Changes  |
|--------------|--|
| March 2019   | <p>Added request fields to support the Visa Checkout service. See <a href="#">"Request Fields," page 14.</a></p> <ul style="list-style-type: none"> <li>■ wallet_discountAmount</li> <li>■ wallet_eventType</li> <li>■ wallet_giftWrapAmount</li> <li>■ wallet_promotionCode</li> <li>■ wallet_subtotalAmount</li> <li>■ wallet_totalPurchaseAmount</li> </ul>   |
| January 2018 | <p>Added reply fields to support the Visa Checkout service. See <a href="#">"Reply Fields," page 16.</a></p> <ul style="list-style-type: none"> <li>■ billTo_county</li> <li>■ billTo_default</li> <li>■ billTo_pointOfReference</li> <li>■ shipTo_default</li> <li>■ shipTo_pointOfReference</li> <li>■ vcReply_ageOfAccount</li> <li>■ vcReply_billingAddressAdditionalLocation</li> <li>■ vcReply_billingAddressStreetName</li> <li>■ vcReply_cardFirstName</li> <li>■ vcReply_cardLastName</li> <li>■ vcReply_expiredCard</li> <li>■ vcReply_shippingAddressAdditionalLocation</li> <li>■ vcReply_shippingAddressStreetName</li> <li>■ vcReply_vcAccountFullName</li> <li>■ personalID_number</li> <li>■ billTo_street3</li> <li>■ shipTo_street3</li> <li>■ shipTo_street4</li> <li>■ billTo_street4</li> </ul> |

| Release     | Changes   |
|-------------|---|
| June 2017   | <p>Added information about using Decision Manager with Visa Checkout. See <a href="#">"Using Decision Manager with Visa Checkout,"</a> page 12.</p> <p>Updated <a href="#">Appendix D, "Supported Countries and Payment Currencies,"</a> on page 29.</p>  |
| April 2017  | <p>Added information for receiving the PAN. See <a href="#">"Visa Checkout Process,"</a> page 10, <a href="#">"Getting Visa Checkout Data,"</a> page 11, and <a href="#">"Reply Fields,"</a> page 16.</p>   |
| March 2017  | <p>Updated <a href="#">Appendix D, "Supported Countries and Payment Currencies,"</a> on page 29.</p>  |
| August 2016 | <p>Updated the Visa Checkout process. See <a href="#">"Visa Checkout Process,"</a> page 10, <a href="#">"Getting Visa Checkout Data,"</a> page 11.</p> <p>Replaced the decrypt Visa Checkout data service with the get Visa Checkout data service. See <a href="#">"Getting Visa Checkout Data,"</a> page 11.</p> <p>Added the field <b>vc_orderID</b>. See <a href="#">Table 2, "Request Fields for the Get Visa Checkout Data Service,"</a> on page 14.</p> |

# About This Guide

## Audience and Purpose

---

This guide is written for application developers who want to use the CyberSource Simple Order API to integrate Visa Checkout into their order management system.

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

## Text and Command Conventions

---

| Convention               | Usage   |
|--------------------------|---|
| <b>bold</b>              | Field and service names in text; for example:<br>Include the <b>getVisaCheckoutDataService_run</b> field.   |
| <code>screen text</code> | <ul style="list-style-type: none"><li>■ XML elements</li><li>■ Code examples</li><li>■ Values for API fields; for example:<br/>Set the <b>ccAuthService_run</b> field to <code>true</code>.</li></ul> |

## Related Documentation

---

### CyberSource Documents

- *Getting Started with CyberSource Advanced for the Simple Order API* ([PDF](#) | [HTML](#))
- *Credit Card Services Using the Simple Order API* ([PDF](#) | [HTML](#))
- *Payer Authentication Using the Simple Order API* ([PDF](#) | [HTML](#))
- *Getting Started with Visa Checkout* ([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>

## Customer Support

---

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

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

# Integrating Visa Checkout into Your System

## Requirements

---

- You must have a Visa Checkout merchant account. If you do not already have a Visa Checkout merchant account, contact your local CyberSource sales representative:  
<http://www.cybersource.com/locations>
- You must have a CyberSource account. If you do not already have a CyberSource account, contact your local CyberSource sales representative.
- You must contact CyberSource Customer Support to have your account configured for Visa Checkout.
- When you use the Simple Order API in XML format, you must use version 1.105 or later of the XML schema to implement Visa Checkout.
- You must be familiar with the CyberSource credit card services as described in [Credit Card Services Using the Simple Order API](#).
- If you are including payer authentication in your Visa Checkout implementation, you must be familiar with the CyberSource payer authentication services as described in [Payer Authentication Using the Simple Order API](#).

## Supported Countries

---

For a list of the countries and associated currencies from which Visa Checkout payments are accepted, refer to [Appendix D, "Supported Countries and Payment Currencies,"](#) on page 29.

## Visa Checkout Process

---

- 1 You send data to Visa Checkout to display the Visa Checkout button on your checkout page. For details about this step, contact your CyberSource sales representative and consult *Getting Started with Visa Checkout* (version published by Visa Checkout). For information about obtaining this document, see "[Visa Checkout Documents](#)," page 8.
- 2 You retrieve the Visa Checkout payment data (except the PAN, unless your account is configured to receive it) so that you can display the data to your customer. See "[Getting Visa Checkout Data](#)," page 11.
- 3 Instead of including all the normally required fields in your authorization request, you include the following required fields:



### Note

The payment account number (PAN) is not required in order to process a Visa Checkout transaction.

- ccAuthService\_run
- merchantID
- merchantReferenceCode
- paymentSolution
- purchaseTotals\_currency
- purchaseTotals\_grandTotalAmount or at least one item\_#\_unitPrice field
- vc\_orderID

For descriptions of these fields, see [Credit Card Services Using the Simple Order API](#).

- 4 CyberSource obtains payment data from Visa Checkout and includes it in the authorization request that is sent to the processor.
- 5 For follow-on transactions such as full authorization reversal, capture, and credit, you must include the following fields in your request in addition to the required fields documented in [Credit Card Services Using the Simple Order API](#).
  - paymentSolution
  - vc\_orderID

## Getting Visa Checkout Data

---

The get Visa Checkout data service enables you to receive the decrypted Visa Checkout data (except the PAN, unless your account is configured to receive it) in the reply message. You can use the retrieved data to help the customer confirm the purchase.

### To create a get Visa Checkout data service request:

---

- Step 1** Set the `getVisaCheckoutDataService_run` field to `true`.
- Step 2** Do not include any other CyberSource services in the request.
- Step 3** Include the following required fields in the request:
- `getVisaCheckoutDataService_run`
  - `merchantID`
  - `merchantReferenceCode`
  - `paymentSolution`
  - `vc_orderID`

See [Appendix A, "API Fields,"](#) on page 13 for:

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

## Using 3D Secure with Visa Checkout

---

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

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, see:

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



**Important**

With Visa Checkout, you must include **payerAuthEnrollService** and **ccAuthService** 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 **payerAuthEnrollService** request fails.

---

## Using Decision Manager with Visa Checkout

---

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

- Device fingerprint
- True IP address

You must capture these fields independently.

# API Fields

## Formatting Restrictions

---

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

**Note**

The values of the **item\_#\_** fields must not contain carets (^) or colons (:) because these characters are reserved for use by the CyberSource services.

Values for request-level and item-level fields must not contain new lines or carriage returns. However, they can contain embedded spaces and any other printable characters. CyberSource removes all leading and trailing spaces.

---

## Data Type Definitions

---

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

**Table 1** Data Type Definitions

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

---

## Request Fields

**Table 2 Request Fields for the Get Visa Checkout Data Service**

| Field                              | Description   | Used By:<br>Required (R)<br>or Optional (O) | Data Type<br>& Length |
|------------------------------------|---|---|-----------------------|
| getVisaCheckoutData<br>Service_run | Whether to include <b>getVisaCheckoutDataService</b> in your request. Possible values: <ul style="list-style-type: none"> <li>■ <code>true</code>: Include the service in your request.</li> <li>■ <code>false</code> (default): Do not include the service in your request.</li> </ul>   | getVisaCheckout<br>DataService (R)          | String (5)            |
| merchantID                         | Your CyberSource merchant ID. Use the same merchant ID for evaluation, testing, and production.   | getVisaCheckout<br>DataService (R)          | String (30)           |
| merchantReference<br>Code          | Order reference number or tracking number generated by you. CyberSource recommends that you send a unique value for each transaction so that you can perform meaningful searches for the transaction. For information about tracking orders, see <a href="#">Getting Started with CyberSource Advanced for the Simple Order API</a> . | getVisaCheckout<br>DataService (R)          | String (50)           |
| paymentSolution                    | Type of payment solution that is being used for the transaction. The value for Visa Checkout is <code>visacheckout</code> .   | getVisaCheckout<br>DataService (R)          | String (12)           |
| vc_orderID                         | Identifier for the Visa Checkout order. Visa Checkout provides a unique order ID for every transaction in the Visa Checkout <b>callID</b> field.  | getVisaCheckout<br>DataService (R)          | String (48)           |
| wallet_discountAmount              | Total discount amount. The discount amount must be a positive value. Includes a decimal point and a maximum of four decimal places.   | ics_auth (O)                                | String (14)           |

**Table 2 Request Fields for the Get Visa Checkout Data Service (Continued)**

| Field                      | Description  | Used By:<br>Required (R)<br>or Optional (O) | Data Type<br>& Length |
|----------------------------|--|---|-----------------------|
| wallet_eventType           | Type of transaction event. Possible values: <ul style="list-style-type: none"> <li>■ Create: Card-on-file saved (outside of a purchase flow).</li> <li>■ Confirm: Order placed.</li> <li>■ Confirm_COF: Order placed using a card-on-file.</li> <li>■ Cancel: Order canceled.</li> <li>■ Fraud: Order rejected by risk or fraud review.</li> <li>■ Other: None of the events above, or a payment event after a Confirm or Confirm_COF order event.</li> </ul> <p>The default value is Confirm.</p> | ics_auth (O)                                | String (15)           |
| wallet_giftWrapAmount      | Gift-wrapping total that is sent after a successful authorization. Includes a decimal point and a maximum of four decimal places.  | ics_auth (O)                                | String (14)           |
| wallet_promotionCode       | Promotion code that is sent after a successful authorization. <p>The valid characters for the wallet promotion code are:</p> <ul style="list-style-type: none"> <li>■ Numbers</li> <li>■ Letters</li> <li>■ The following special characters:<br/>asterisk (*), at (@), dash (-), dollar sign (\$), exclamation point (!), hash (#), parentheses ( ( ) ), percent (%), plus (+), underscore (_), comma (,), and space.</li> </ul> <p>Use a period to separate multiple promotion codes.</p>        | ics_auth (O)                                | String (100)          |
| wallet_subtotalAmount      | Subtotal amount that contains purchase details. CyberSource does not validate this field. Includes a decimal point and a maximum of two decimal places.  | ics_auth (O)                                | String (10)           |
| wallet_totalPurchaseAmount | Total purchase amount. By default, CyberSource uses the grand total amount of the authorization. Includes a decimal point and a maximum of two decimal places.   | ics_auth (O)                                | String (10)           |

## Reply Fields

The get Visa Checkout data service returns all decrypted data to you, except the PAN, unless your account is configured to receive it. The purpose of the fields in the Visa Checkout encrypted payment data is to pass information from Visa Checkout to the processor. Consequently, there are many decrypted fields and values that might not be useful to you.

**Table 3 Reply Fields for the Get Visa Checkout Data Service**

| Field                   | Description   | Data Type & Length           |
|-------------------------|---|------------------------------|
| billTo_city             | Decrypted city in the billing address.  | String (100)                 |
| billTo_county           | Decrypted municipality in the billing address.  | String (80)                  |
| billTo_country          | Decrypted country in the billing address. For the possible values, see <a href="#">ISO Standard Country Codes</a> .   | String (2)                   |
| billTo_defaultIndicator | Shipping address is flagged as the default shipping address by the customer. Possible values: <ul style="list-style-type: none"> <li>■ Y: Yes, this billing address is the customer's default address.</li> <li>■ N: No, this billing address is not the customer's default billing address.</li> </ul> | String (1)                   |
| billTo_name             | Decrypted customer name.  | String (256)                 |
| billTo_phoneNumber      | Decrypted customer phone number.  | String (30)                  |
| billTo_pointOfReference | Decrypted location information. In some countries, such as Mexico and India, it is common to ask for a point of reference or landmark for the billing or shipping address. For example, "Across the street from the grocery store."   | String (140)                 |
| billTo_postalCode       | Decrypted postal code in the billing address.   | String (100)                 |
| billTo_state            | Decrypted state or province in the billing address. For possible values, see <a href="#">State, Province, and Territory Codes for the United States and Canada</a> .  | String (3)                   |
| billTo_street1          | Decrypted first line of the street address in the billing address as it appears on the credit card issuer's records.  | String (100)                 |
| billTo_street2          | Decrypted additional address information in the billing address.  | String (100)                 |
| billTo_street3          | Decrypted additional address information in the billing address.  | String (100)                 |
| billTo_street4          | Decrypted additional address information in the billing address.  | String (100)                 |
| card_accountNumber      | Decrypted customer's credit card number. Returned only when your account is configured to receive it.<br><br>For more information about receiving the PAN, see <a href="#">Getting Started with Visa Checkout (PDF   HTML)</a> .  | String (20)                  |
| card_expirationMonth    | Decrypted two-digit month in which the credit card expires.<br>Format: MM.<br>Possible values: 01 through 12.   | String with numbers only (2) |

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

| Field                                 | Description  | Data Type & Length           |
|---------------------------------------|--|------------------------------|
| card_expirationYear                   | Decrypted four-digit year in which the credit card expires.<br>Format: YYYY.   | String with numbers only (4) |
| card_prefix                           | Decrypted credit card prefix. This value is the first six digits of the cardholder's account number.   | String with numbers only (6) |
| card_suffix                           | Decrypted credit card suffix. This value is the last four digits of the cardholder's account number. You can use this value on the receipt that you give to the cardholder.  | String with numbers only (4) |
| decision                              | Summarizes the result of the overall request. Possible values: <ul style="list-style-type: none"> <li>■ ACCEPT</li> <li>■ ERROR</li> <li>■ REJECT</li> </ul> For details about these values, see the information about handling replies in <a href="#">Getting Started with CyberSource Advanced for the Simple Order API</a> .            | String (6)                   |
| getVisaCheckoutDataReply_reasonCode   | Numeric value corresponding to the result of the Visa Checkout decryption request. See <a href="#">Appendix C, "Reason Codes," on page 28</a> .  | Integer (5)                  |
| invalidField_0 through invalidField_N | Fields in the request that have invalid data. For information about missing or invalid fields, see <a href="#">Getting Started with CyberSource Advanced for the Simple Order API</a> .<br><br><b>Note</b> These fields are included as an aid to software developers only. Do not use these fields to interact with your customers.       | String (100)                 |
| merchantReferenceCode                 | Order reference number or tracking number that you provided in the request. If you included multibyte characters in this field in the request, the returned value might include corrupted characters.  | String (50)                  |
| missingField_0 through missingField_N | Required fields that were missing from the request. For information about missing or invalid fields, see <a href="#">Getting Started with CyberSource Advanced for the Simple Order API</a> .<br><br><b>Note</b> These fields are included as an aid to software developers only. Do not use these fields to interact with your customers. | String (100)                 |
| personalID_number                     | Personal ID number. Returned only if you are enabled for personally identifiable information (PII) such as a primary account number (PAN).   | String (18)                  |
| purchaseTotals_currency               | Decrypted currency used for the order. For the possible values, see <a href="#">ISO Standard Currency Codes</a> .  | String (3)                   |
| reasonCode                            | Numeric value corresponding to the result of the overall request. See <a href="#">Appendix C, "Reason Codes," on page 28</a> .   | Integer (5)                  |

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

| Field                                       | Description   | Data Type & Length |
|---|---|--------------------|
| requestID                                   | Identifier for the request. This value is provided by CyberSource.  | String (26)        |
| shipTo_addressVerificationStatus            | Decrypted verification status for the shipping address. The verification status is determined by Visa Checkout. Possible values: <ul style="list-style-type: none"> <li>■ FAILED</li> <li>■ NOT_VERIFIED</li> <li>■ VERIFIED</li> </ul> | String (12)        |
| shipTo_city                                 | Decrypted city of the shipping address.   | String (100)       |
| shipTo_country                              | Decrypted country of the shipping address. For the possible values, see <a href="#">ISO Standard Country Codes</a> .  | String (2)         |
| shipTo_default                              | Shipping address by the customer. Possible values:<br>Y: Yes, this shipping address is the customer's default shipping address.<br>N: No, this shipping address is not the customer's default shipping address.                         | String (1)         |
| shipTo_id                                   | Decrypted identifier for the shipping address. This value is generated by Visa Checkout.  | String (36)        |
| shipTo_name                                 | Decrypted name of the recipient.  | String (256)       |
| shipTo_phoneNumber                          | Decrypted phone number for the shipping address.  | String (30)        |
| shipTo_pointOfReference                     | In some countries, such as Mexico and India, it is common to ask for a point of reference or landmark for the billing or shipping address. For example, "Across the street from the grocery store."                                     | String (140)       |
| shipTo_postalCode                           | Decrypted postal code of the shipping address. Consists of 5 to 9 digits.   | String (100)       |
| shipTo_state                                | Decrypted state or province of the shipping address. For possible values, see <a href="#">State, Province, and Territory Codes for the United States and Canada</a> .   | String (3)         |
| shipTo_street1                              | Decrypted first line of the shipping address.   | String (100)       |
| shipTo_street2                              | Decrypted second line of the shipping address.  | String (100)       |
| shipTo_street3                              | Decrypted third line of the shipping address.   | String (100)       |
| shipTo_street4                              | Decrypted fourth line of the shipping address.  | String (100)       |
| vcReply_ageOfAccount                        | Number of days since the Visa Checkout account was created.   | Numeric (9)        |
| vcReply_alternateShippingAddressCountryCode | Decrypted country code for the alternate shipping address.  | String (2)         |
| vcReply_alternateShippingAddressPostalCode  | Decrypted postal code for the alternate shipping address.   | String (10)        |

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

| Field                                    | Description   | Data Type & Length   |
|--|---|----------------------|
| vcReply_avsCodeRaw                       | Decrypted raw (unmapped) AVS code provided by Visa Checkout.  | String (10)          |
| vcReply_billingAddressAdditionalLocation | Extracts and provides the additional location from the first line of the billing address. In some countries, such as Mexico and India, Visa Checkout obtains street information as a separate line item from the customer.                              | String (100)         |
| vcReply_billingAddressStreetName         | Extracts and provides the street name from the first line of the billing address. In some countries, such as Mexico and India, Visa Checkout obtains street information as a separate line item from the customer.                                      | String (116)         |
| vcReply_cardArt_#_fileName               | Decrypted URL, including file name, for the card art. Visa Checkout provides the card art values. There is no limit to the number of <b>vcReply_cardArt_#_fileName</b> fields that can be included in the encrypted payment data.                       | String (100)         |
| vcReply_cardArt_#_height                 | Decrypted height for the card art in pixels. Possible values: 1 through 4096. Visa Checkout provides the card art values. There is no limit to the number of <b>vcReply_cardArt_#_height</b> fields that can be included in the encrypted payment data. | Positive Integer (4) |
| vcReply_cardArt_#_width                  | Decrypted width for the card art in pixels. Possible values: 1 through 4096. Visa Checkout provides the card art values. There is no limit to the number of <b>vcReply_cardArt_#_width</b> fields that can be included in the encrypted payment data.   | Positive Integer (4) |
| vcReply_cardFirstName                    | Customer's first name as printed on the card.   | String (256)         |
| vcReply_cardGroup                        | Decrypted card group. Possible values: <ul style="list-style-type: none"> <li>■ CREDIT</li> <li>■ DEBIT</li> <li>■ DEBIT/CREDIT</li> </ul>  | String (12)          |
| vcReply_cardLastName                     | Customer's last name as printed on the card.  | String (256)         |
| vcReply_cardType                         | Decrypted card type. Possible values: <ul style="list-style-type: none"> <li>■ AMEX</li> <li>■ DISCOVER</li> <li>■ MASTERCARD</li> <li>■ VISA</li> </ul>  | String (10)          |
| vcReply_cardVerificationStatus           | Decrypted verification status for the card. Possible values: <ul style="list-style-type: none"> <li>■ FAILED</li> <li>■ NOT_VERIFIED</li> <li>■ VERIFIED</li> </ul>   | String (12)          |
| vcReply_creationTimeStamp                | Decrypted time stamp for the creation of the Visa Checkout order. Format: Unix time, which is also called <i>epoch time</i> .   | String (20)          |

Table 3 Reply Fields for the Get Visa Checkout Data Service (Continued)

| Field                      | Description   | Data Type & Length   |
|----------------------------|---|--|
| vcReply_customData_#_name  | <p>Name for the name-value pair of custom data values that you define. You can define up to 100 Visa Checkout custom data name-value pairs to include in encrypted payment data. Use this field to specify the name for the name-value pair.</p> <p>Format: <code>vcReply_customData_#_name=name of field</code> where # equals the number of the name-value pair (0 through 99) and <i>name</i> equals the name for the name-value pair.</p> <p>Examples:</p> <pre>vcReply_customData_0_name=lastname vcReply_customData_1_name=firstname vcReply_customData_2_name=company</pre>              | String<br>(1024 for the name-value pair; the combined name and value fields) |
| vcReply_customData_#_value | <p>Value for the name-value pair of custom data values that you define. You can define up to 100 Visa Checkout custom data name-value pairs to include in encrypted payment data. Use this field to specify the value for the name-value pair.</p> <p>Format: <code>vcReply_customData_#_value=value of field</code> where # equals the number of the name-value pair (0 through 99) and <i>value</i> equals the value for the name-value pair.</p> <p>Examples:</p> <pre>vcReply_customData_0_value=Smith vcReply_customData_1_value=Jane vcReply_customData_2_value=Foster City Flowers</pre> | String<br>(1024 for the name-value pair; the combined name and value fields) |
| vcReply_cvCodeRaw          | Decrypted raw (unmapped) CVN code provided by Visa Checkout.  | String (10)  |
| vcReply_discountAmount     | Decrypted discount amount that you provided to Visa Checkout.   | String (7)   |
| vcReply_eci                | <p>Decrypted e-commerce indicator. Visa Checkout generates this value.</p> <p>Possible values for Visa, American Express, and JCB:</p> <ul style="list-style-type: none"> <li>■ 05: Card issuer is liable.</li> <li>■ 06: Card issuer is liable.</li> <li>■ 07: Merchant is liable.</li> </ul> <p>Possible values for Mastercard:</p> <ul style="list-style-type: none"> <li>■ 01: Merchant is liable.</li> <li>■ 02: Card issuer is liable.</li> </ul>   | String (20)  |

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

| Field                             | Description  | Data Type & Length         |
|-----------------------------------|--|----------------------------|
| vcReply_eciRaw                    | Decrypted raw (unmapped) e-commerce indicator. Visa Checkout generates this value.<br><br>Possible values for Visa, American Express, and JCB: <ul style="list-style-type: none"> <li>■ 05: Card issuer is liable.</li> <li>■ 06: Card issuer is liable.</li> <li>■ 07: Merchant is liable.</li> </ul> Possible values for Mastercard: <ul style="list-style-type: none"> <li>■ 01: Merchant is liable.</li> <li>■ 02: Card issuer is liable.</li> </ul> | String (no maximum length) |
| vcReply_expiredCard               | Card used for Visa Checkout payment is an expired card.<br>Possible values are: <ul style="list-style-type: none"> <li>■ Y: Yes, this card is an expired card.</li> <li>■ N: No, this card is not an expired card.</li> </ul>  | String (1)                 |
| vcReply_giftWrapAmount            | Decrypted gift wrap amount that you provided to Visa Checkout.   | String (7)                 |
| vcReply_issuerID                  | Decrypted issuer ID.   | String (100)               |
| vcReply_merchantReferenceID       | Decrypted tracking number for the Visa Checkout order. You provide this value to Visa Checkout.  | String (100)               |
| vcReply_nameOnCard                | Decrypted name that is on the credit card.   | String (256)               |
| vcReply_paresStatus               | Decrypted payer authentication result enrollment status. Visa Checkout generates this value. Possible values: <ul style="list-style-type: none"> <li>■ A: Proof of authentication attempt was generated.</li> <li>■ N: Customer failed or canceled authentication. Transaction denied.</li> <li>■ U: Authentication not completed regardless of the reason.</li> <li>■ Y: Customer was successfully authenticated.</li> </ul>                            | String (1)                 |
| vcReply_paresTimeStamp            | Decrypted time stamp for the payer authentication result. Visa Checkout generates this value. Format: Unix time, which is also called <i>epoch time</i> .  | String (no maximum length) |
| vcReply_paymentInstrumentID       | Decrypted unique internal ID associated with the payment instrument. Visa Checkout generates this value.   | String                     |
| vcReply_paymentInstrumentNickName | Decrypted name that the customer assigned to the payment instrument.   | String (100)               |
| vcReply_promotionCode             | Decrypted promotion code that you provided to Visa Checkout.   | String (100)               |

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

| Field                             | Description  | Data Type & Length   |
|-----------------------------------|--|----------------------|
| vcReply_riskAdvice                | Decrypted risk advice to use with your fraud model. Visa Checkout provides the risk advice. Possible values: <ul style="list-style-type: none"> <li>■ HIGH: Higher than medium level of risk anticipated.</li> <li>■ LOW: Lower than medium level of risk anticipated.</li> <li>■ MEDIUM: Medium level of risk anticipated.</li> <li>■ UNAVAILABLE: No information available.</li> </ul> | String (11)          |
| vcReply_riskScore                 | Decrypted risk score to use with your fraud model. Visa Checkout provides the risk score.<br><br>Possible values: 0 through 99. A value of 0 indicates that a risk score is not available. For values 1 through 99, a higher score indicates a higher perceived risk.  | Positive Integer (2) |
| vcReply_shippingAddressStreetName | Extracts and provides the street name from the first line of the billing address. In some countries, such as Mexico and India, Visa Checkout obtains street name information as a separate line item from the customer.  | String (116)         |
| vcReply_shippingHandlingAmount    | Decrypted shipping and handling amount that you provided to Visa Checkout.   | String (7)           |
| vcReply_subtotalAmount            | Decrypted subtotal amount that you provided to Visa Checkout.  | String (7)           |
| vcReply_taxAmount                 | Decrypted tax amount that you provided to Visa Checkout.   | String (20)          |
| vcReply_totalPurchaseAmount       | Decrypted total purchase amount that you provided to Visa Checkout.  | String (7)           |
| vcReply_uncategorizedAmount       | Decrypted amount of uncategorized charges that you provided to Visa Checkout.  | String (20)          |
| vcReply_vcAccountEmail            | Decrypted email associated with customer's Visa Checkout account.  | String (265)         |
| vcReply_vcAccountEncryptedID      | Encrypted login ID for customer's Visa Checkout account.   | String (100)         |
| vcReply_vcAccountFirstName        | Decrypted first name from the login information for customer's Visa Checkout account.  | String (265)         |
| vcReply_vcAccountFullName         | Visa Checkout customer's full name.  | String (256)         |
| vcReply_vcAccountLastName         | Decrypted last name from the login information for customer's Visa Checkout account.   | String (265)         |
| vcReply_vcAccountLoginName        | Decrypted login name for customer's Visa Checkout account.   | String (128)         |
| vcReply_veresEnrolled             | Decrypted verification response enrollment status. Visa Checkout generates this value. Possible values: <ul style="list-style-type: none"> <li>■ N: Card not enrolled.</li> <li>■ U: Unable to authenticate regardless of the reason.</li> <li>■ Y: Card enrolled. Authentication available.</li> </ul>  | String (1)           |

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

| <b>Field</b>              | <b>Description</b>  | <b>Data Type &amp; Length</b> |
|---------------------------|---|-------------------------------|
| vcReply_veresTimeStamp    | Decrypted time stamp for the verification response. Visa Checkout generates this value. Format: Unix time, which is also called <i>epoch time</i> . | String (no maximum length)    |
| vcReply_walletReferenceID | Decrypted order identifier. This value is generated by Visa Checkout.   | String (100)                  |
| vcReply_xid               | Decrypted transaction identifier. Visa Checkout generates this value.   | String (40)                   |

# Examples

## Name-Value Pair Examples

---

### Example 1 Get Visa Checkout Data Request

---

```
getVisaCheckoutDataService_run=true  
merchantID=Foster_City_Flowers  
merchantReferenceCode=123456  
paymentSolution=visacheckout  
vc_orderID=335161017227386762
```

---

### Example 2 Get Visa Checkout Data Reply

---

```
billTo_street1=100 Main Street  
billTo_street2=Suite 1234  
billTo_city=Foster City  
billTo_country=US  
billTo_state=CA  
billTo_postalCode=94404  
card_prefix=987654  
card_suffix=1111  
purchaseTotals_currency=USD  
card_accountNumber=4111111111111111  
card_expirationMonth=09  
card_expirationYear=2018  
billTo_name=Jane Smith  
billTo_phoneNumber=6501234567  
getVisaCheckoutDataReply_reasonCode=100  
decision=ACCEPT  
reasonCode=100  
merchantReferenceCode=123456  
requestID=4067382331040172491847  
shipTo_addressVerificationStatus=VERIFIED  
shipTo_street1=100 Main Street  
shipTo_street2=Suite 1234  
shipTo_city=Foster City  
shipTo_country=US  
shipTo_id=jz0l2LMWLob18IEcNuSBj0J9u02zSsNx1ETZGjPI
```

*continued on next page...*

**Example 2 Get Visa Checkout Data Reply (Continued)**

---

```
shipTo_name=Jane Smith
shipTo_phoneNumber=6501234567
shipTo_state=CA
shipTo_postalCode=94404
vcReply_vcAccountEmail=jsmith@example.com
vcReply_vcAccountEncryptedID=nIP17vnm6EZj+n10rjEK5LiPMqn1DKX48B8GzXDY
vcReply_vcAccountFirstName=Jane
vcReply_vcAccountLastName=Smith
vcReply_vcAccountLoginName=jsmith@example.com
vcReply_alternateShippingAddressCountryCode=US
vcReply_alternateShippingAddressPostalCode=94404
vcReply_avsCodeRaw=Y
vcReply_cardArt_0_fileName=https://secure.checkout.visa.com/CardArt/uWO
    vgFoQISxPh.png
vcReply_cardArt_0_width=164
vcReply_cardArt_0_height=105
vcReply_cardGroup=CREDIT
vcReply_cardType=VISA
vcReply_cardVerificationStatus=VERIFIED
vcReply_creationTimeStamp=1406568920102
vcReply_cvvCodeRaw=M
vcReply_discountAmount=1
vcReply_giftWrapAmount=2
vcReply_issuerID=null
vcReply_merchantReferenceID=Order12345
vcReply_nameOnCard=Jane Smith
vcReply_paymentInstrumentID=XNLbQ16j8hxho1OVMq5skxNn6GUDPYDTqRgdWpb3kbbk
vcReply_paymentInstrumentNickName=Business Credit Card
vcReply_promotionCode=SUMMER SALE 123
vcReply_riskAdvice=LOW
vcReply_riskScore=0
vcReply_shippingHandlingAmount=2
vcReply_subtotalAmount=10
vcReply_taxAmount=1
vcReply_totalPurchaseAmount=16
vcReply_uncategorizedAmount=2
vcReply_walletReferenceID=2kd941cjksf04vcoqasdpde90trk
```

---

## XML Examples

---

### Example 3 Get Visa Checkout Data Request

---

```
<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.105">
  <merchantID>Foster_City_Flowers</merchantID>
  <merchantReferenceCode>123456</merchantReferenceCode>
  <paymentSolution>visacheckout</paymentSolution>
  <vc_orderID>335161017227386762</vc_orderID>
  <getVisaCheckoutDataService run="true"/>
</requestMessage>
```

---

### Example 4 Get Visa Checkout Data Reply

---

```
<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.105">
  <c:merchantReferenceCode>123456</c:merchantReferenceCode>
  <c:requestID>4067382331040172491847</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:purchaseTotals><c:currency>USD</c:currency></c:purchaseTotals>
  <c:shipTo>
    <c:street1>100 Main Street</c:street1>
    <c:street2>Suite 1234</c:street2>
    <c:city>Foster City</c:city>
    <c:state>CA</c:state>
    <c:postalCode>94404</c:postalCode>
    <c:country>US</c:country>
    <c:phoneNumber>6501234567</c:phoneNumber>
    <c:name>Jane Smith</c:name>
    <c:id>jz012LMWLobl8IEcNuSBj0J9u02zSsNx1ETZGjPI</c:id>
    <c:addressVerificationStatus>VERIFIED</c:addressVerificationStatus>
  </c:shipTo>
  <c:billTo>
    <c:street1>100 Main Street</c:street1>
    <c:street2>Suite 1234</c:street2>
    <c:city>Foster City</c:city>
    <c:state>CA</c:state>
    <c:postalCode>94404</c:postalCode>
    <c:country>US</c:country>
    <c:phoneNumber>6501234567</c:phoneNumber>
    <c:name>Jane Smith</c:name>
  </c:billTo>
```

*continued on next page...*

**Example 4 Get Visa Checkout Data Reply (Continued)**


---

```

<c:card>
  <c:accountNumber>4111111111111111</c:accountNumber>
  <c:expirationMonth>09</c:expirationMonth>
  <c:expirationYear>2018</c:expirationYear>
  <c:suffix>1111</c:suffix>
  <c:prefix>987654</c:prefix>
</c:card>
<c:vcReply>
  <c:creationTimeStamp>1406568920102</c:creationTimeStamp>
  <c:alternateShippingAddressCountryCode>US</c:alternateShippingAddressCountryCode>
  <c:alternateShippingAddressPostalCode>94404</c:alternateShippingAddressPostalCode>
  <c:vcAccountLoginName>jsmith@example.com</c:vcAccountLoginName>
  <c:vcAccountFirstName>Jane</c:vcAccountFirstName>
  <c:vcAccountLastName>Smith</c:vcAccountLastName>
  <c:vcAccountEncryptedID>nIP17vnm6EZLiPMqn1DKX48B8GzXDY</c:vcAccountEncryptedID>
  <c:vcAccountEmail>jsmith@example.com</c:vcAccountEmail>
  <c:merchantReferenceID>Order12345</c:merchantReferenceID>
  <c:subtotalAmount>10</c:subtotalAmount>
  <c:shippingHandlingAmount>2</c:shippingHandlingAmount>
  <c:taxAmount>1</c:taxAmount>
  <c:discountAmount>1</c:discountAmount>
  <c:giftWrapAmount>2</c:giftWrapAmount>
  <c:uncategorizedAmount>2</c:uncategorizedAmount>
  <c:totalPurchaseAmount>16</c:totalPurchaseAmount>
  <c:walletReferenceID>2kd941cjksf04vcoqasdpde90trk</c:walletReferenceID>
  <c:promotionCode>SUMMER SALE 123</c:promotionCode>
  <c:paymentInstrumentID>XNLbQ16j8hxholOGUDPYDTqRgdWpb3kbb</c:paymentInstrumentID>
  <c:cardVerificationStatus>VERIFIED</c:cardVerificationStatus>
  <c:issuerID>null</c:issuerID>
  <c:paymentInstrumentNickName>Business Credit Card</c:paymentInstrumentNickName>
  <c:nameOnCard>Jane Smith</c:nameOnCard>
  <c:cardType>VISA</c:cardType>
  <c:cardGroup>CREDIT</c:cardGroup>
  <c:cardArt id="0">
    <c:fileName>https://secure.checkout.com/CardArt/uWOvgFoQISxPh.png</c:fileName>
    <c:height>105</c:height>
    <c:width>164</c:width>
  </c:cardArt>
  <c:riskAdvice>LOW</c:riskAdvice>
  <c:riskScore>0</c:riskScore>
  <c:avsCodeRaw>Y</c:avsCodeRaw>
  <c:cvnCodeRaw>M</c:cvnCodeRaw>
</c:vcReply>
<c:getVisaCheckoutDataReply>
  <c:reasonCode>100</c:reasonCode>
</c:getVisaCheckoutDataReply>
</c:replyMessage>

```

---

# Reason Codes

Table 3 lists the reason codes returned by the Simple Order API for the get Visa Checkout data service. See [Getting Started with CyberSource Advanced for the Simple Order API](#) for a discussion of replies, decisions, and reason codes.

**Important**

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

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

**Table 4 Reason Codes**

| Reason Code | Description   |
|-------------|---|
| 100         | Successful transaction.   |
| 150         | General system failure.<br>See the documentation for your CyberSource client for information about handling retries in the case of system errors. |

# Supported Countries and Payment Currencies

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

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