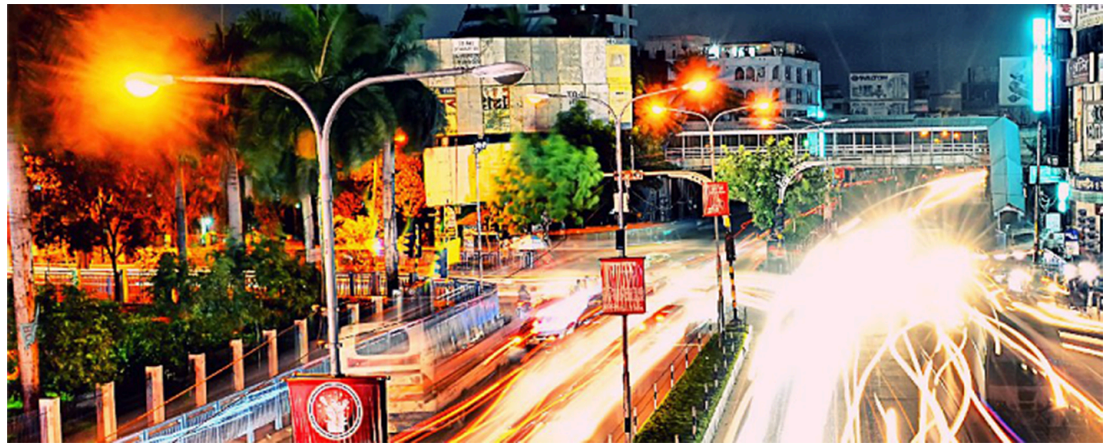


Credit Card Services

SCMP API

Visa Platform Connect

Developer Guide



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Recent Revisions to This Document

22.07

Payment Insights for Declined Authorizations

Declined authorization responses now include the following fields that provide information about why an authorization was declined:

- **auth_insights_response_category**
- **auth_insights_response_category_code**

See [Declined Authorizations \(on page 30\)](#).

22.06

Visa Secure

Updated the required fields for Visa Secure. See [Required Fields for an Authorization with Visa Secure \(on page 195\)](#).

22.05

Required Fields for Follow-On Credits

Removed the following fields from [Required Fields for a Follow-On Credit \(on page 53\)](#):

- ship_to_country
- shipTo_country
- orderInformation.shipTo.country
- ship_to_zip
- shipTo_postalCode
- orderInformation.shipTo.postalCode

22.04

Update Guide with Updated Content

Added new Introduction section and the Creating a Basic Authentication Request section to the guide.

Risk Mitigation for Testing

Added an important note about mitigating risk during transaction testing. See [Testing Requirements \(on page 64\)](#).

22.03

Multiple Partial Captures

Moved the feature description for multiple partial captures from the [Credit Card Services Optional Features Supplement for the SCMP API](#) to this guide. See [Multiple Partial Captures \(on page 219\)](#).

This revision contains only editorial changes and no technical updates.

22.02

American Express SafeKey

Moved the feature description for American Express SafeKey from the [Credit Card Services Optional Features Supplement for the SCMP API](#) to this guide. See [American Express SafeKey \(on page 175\)](#).

22.01

This revision contains only editorial changes and no technical updates.

21.12

JCB J/Secure

Moved the feature description for JCB J/Secure from the [Credit Card Services Optional Features Supplement for the SCMP API](#) to this guide. See [JCB J/Secure \(on page 181\)](#).

Pay with Points (Puntos)

Added Pay with Points (Puntos). See [Pay with Points](#).

21.11

Merchant-Initiated Transactions and Credentials-on-File Transactions

Moved the feature description for MITs and COF transactions from the [Credit Card Services Optional Features Supplement for the SCMP API](#) to this guide.

Visa Platform Connect

Added the **transaction_mode** field to the list of required fields for an authorization.

Updated the feature description for MITs and COF transactions as follows.

- Added support for standing instructions with Diners Club and Mastercard in India.
- Added the **agreement_id** and **recurring_amount_type** fields.

21.10

Mastercard Identity Check

Moved the feature description for Mastercard Identity Check from the [Credit Card Services Optional Features Supplement for the SCMP API](#) to this guide. See [Mastercard Identity Check \(on page 188\)](#).

Visa Platform Connect

Updated Merchant-Initiated Transactions and Credentials-on-File Transactions as follows. See [Merchant-Initiated Transactions and Credentials-on-File Transactions \(on page 88\)](#).

- Added Discover and Diners Club as supported card types.
- Added information about requirements for Discover and Diners Club for the industry-practice scenarios.
- Added support for the installment payment scenario with Visa in India.

Updated the feature description for strong customer authentication as follows. See [Strong Customer Authentication \(on page 161\)](#).

- Added American Express to the list of supported card types.
- Added a step for checking response fields to find out whether delegated authentication was granted. See [Authorizing a Payment with an SCA Exemption \(on page 167\)](#).

Added these new fields to the API Field Reference Guide. See the [API Field Reference Guide](#).

- **auth_card_reference_data**
- **delegated_authentication_result**
- **installment_identifier**
- **payment_network_transaction_information**

Updated the **issuer_risk_analysis_exemption_result** field in the API Field Reference Guide. See the [API Field Reference Guide](#).

Visa Secure

Moved the feature description for Visa Secure from the *Credit Card Services Optional Features Supplement for the SCMP API* to this guide. See [Visa Secure \(on page 194\)](#).

21.09

Final Authorization Indicator

Moved the feature description for the final authorization indicator from the *Credit Card Services Optional Features Supplement for the SCMP API* to this guide. See [Final Authorization Indicator \(on page 81\)](#).

Strong Customer Authentication

Moved the feature description for strong customer authentication from the *Credit Card Services Optional Features Supplement for the SCMP API* to this guide. See [Strong Customer Authentication \(on page 161\)](#).

About This Guide

This section describes the audience and purpose of this guide as well as conventions and related documentation. See below for information about how to use this guide and where to find further information.

Audience and Purpose

This guide is written for application developers who want to use the SCMP API to integrate payment card processing into an order management system.

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

Conventions

These special statements are used in this document:

 **Important:** An *Important* statement contains information essential to successfully completing a task or learning a concept.

 **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.

Related Documentation

Refer to the Technical Documentation Portal for complete technical documentation:

<https://docs.cybersource.com/en/index.html>

Customer Support

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

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

Introduction to Payments

This first section will provide a brief overview of payments and payments processing. This will give you the foundational knowledge you will need to successfully create payment transactions.

First, we give a high-level overview of the payments industry. Second, we will walk through payments processing, providing both an overview and relevant workflows for each process.

Introduction to Payments

With Cybersource payment services, you can process payment cards (tokenized or nontokenized), digital payments such as Apple Pay and Google Pay, and customer ID transactions. You can process payments across the globe and across multiple channels with scalability and security. Cybersource supports an extensive list of payment cards and offers a wide choice of gateways and financial institutions, all through one connection.

Financial Institutions and Payment Networks

A network of Financial Institutions and Payment Networks enables payment services. These entities work together and complete the full payment cycle, from the cardholder purchasing a good or service to the money being transferred from the cardholder's account to the merchant's account.

Acquiring (Merchant) Financial Institutions

An acquiring (merchant) financial institution, also known as an acquirer, offers accounts to businesses that accept payment cards. Before you can accept payments, you must have a merchant account from an acquirer. Your merchant account must be configured to process card-not-present, card-present, or mail-order/telephone-order (MOTO) transactions.

Each acquirer has connections to a limited number of payment processors. You must choose a payment processor that your acquirer supports.

Expect to be charged these fees:

- **Discount rates**—Your acquirer charges a fee and collects a percentage of every transaction. The combination of the fee and the percentage is called the *discount rate*. These charges can be *bundled* (combined into a single charge) or *unbundled* (charged separately) depending on your acquirer and other factors.

- Interchange fees—Payment networks such as Visa or Mastercard each have a base fee, called the *interchange fee*, for each type of transaction. Your acquirer and processor can show you ways to reduce this fee.
- Chargebacks—When members dispute charges, you can incur *chargebacks*. A chargeback occurs when a charge on a customer's account is reversed. Your acquirer removes the money from your account and could charge you a fee for the chargeback.

To help prevent chargebacks, you should:

- Use accurate merchant descriptors, so customers will recognize the transactions on their statements
- Provide good customer support
- Ensure rapid problem resolution
- Maintain a high level of customer satisfaction
- Minimize fraudulent transactions

When chargebacks become excessive, the following could happen:

- You may be required to undertake business process changes to reduce the number chargebacks, and if the chargebacks are not reduced to a satisfactory level, your account may be terminated.
- If you receive a large number of chargebacks or if a large number of your transactions involve fraud, your acquiring institution may increase your discount rate or revoke your merchant account. Contact your sales representative for information about products that can help prevent fraud.

Issuing (Customer) Financial Institutions

An issuing (customer) financial institution, also known as an issuer, provides payment cards to and underwrites lines of credit for their customers. The issuer provides monthly statements and collects payments. Issuer must follow the rules of the payment card companies to which they belong.

Payment Networks

Payment networks manage communications between acquiring financial institutions and issuing financial institutions. They also develop industry standards, support their brands, and establish fees for acquiring institutions.

Some payment networks, such as Visa and Mastercard, are trade associations that do not issue cards. Instead, issuers are members of these associations, and they issue cards under license from the association.

Other networks, such as Discover and American Express, issue their own cards. Before you process cards from these companies, you must sign agreements with them.

Payment Processors

Payment processors connect with acquirers. Before you can accept payments, you must register with a payment processor. Your acquirer may require you to use a payment processor that has a business relationship with that financial institution.

Your payment processor will assign one or more merchant IDs (MID) to your business. These unique codes identify your business during payment transactions.

Payment Types

Payments can be made using these payment types:

- Co-badged cards
- Co-branded cards
- Credit cards
- Debit cards
- Prepaid cards
- Private label cards
- Quasi-cash

Co-Badged Cards

Cobadged cards are credit cards that integrate two or more payment networks.

mada Co-badged Cards

These mada co-badged debit cards are supported:

- Visa and mada
- Mastercard and mada

mada co-badged debit cards are processed as follows:

- Only domestic processing in Saudi Arabia is supported.
- Transactions are sent directly to the Saudi Arabia Monetary Authority (SAMA) for processing.
- Payer authentication is supported. Visa Secure is supported for co-badged Visa and mada cards. Mastercard Identity Check is supported for co-badged Mastercard and mada cards.
- For acquirers, the card type is identified as MD.
- In reports, the card type is identified as either Visa or Mastercard.
- Dual-message processing is not supported. Only single-message processing is supported.

Co-Branded Cards

Co-branded cards are credit cards that are branded with a merchant's logo, brand, or other identifier as well as the payment network logo. These cards are not limited for use at the branded merchant and can be used at any merchant that accepts credit cards.

Credit Cards

Credit cards allow cardholders to borrow money to pay for goods and services from merchants that accept credit cards.

Debit Cards

Debit cards are linked to a cardholder's checking account. These cards allow merchants who accept the debit card to deduct funds directly from the linked institution's account.

You can process debit cards using these services:

- Credit card services
- PIN debit services
- Partial authorizations, which are a special feature available for debit cards
- Balance inquiries, which are a special feature available for debit cards

To process domestic debit transactions on Visa Platform Connect with Mastercard in Canada, you must contact customer support to have your account configured for this feature.

Prepaid Cards

Prepaid cards allow cardholders to pay for goods and services using money stored directly on the card.

You can process prepaid cards using these services:

- Credit card services
- PIN debit services
- Partial authorizations, which are a special feature available to prepaid cards
- Balance inquiries, which are a special feature available for prepaid cards

To process domestic prepaid transactions on Visa Platform Connect with Mastercard in Canada, you must contact customer support to have your account configured for this feature.

Private Label Cards

Private label cards are issued by private companies. They allow cardholders to borrow money to pay for goods exclusively at the issuing company's stores.

Quasi-Cash

Quasi-cash transactions involve instruments that are directly convertible to cash such as web wallets, travelers checks, and lottery tickets.

Types of Transactions

This topic provides information about card-present, card-not-present, and international transactions.

Card-Present Transactions

When a customer uses a card that is physically present in a retail environment to make a purchase, the purchase is known as a card-present transaction.

Card-Not-Present Transactions

When a customer provides a card number, but you do not have access to the physical card, the purchase is known as a card-not-present transaction. This type of transaction typically occurs over the Internet or through a call center. To process card-not-present transactions, use the credit card services described in this guide.

Card-not-present transactions pose an additional level of risk to your business because you cannot directly verify the customer's identification.

You can reduce that risk by using features such as Address Verification System (AVS) and Card Verification Numbers (CVNs). The AVS and CVN verify the customer's information and notify you when discrepancies occur.

International Transactions

When processing international transactions, there are issues that must be considered.

Dynamic Currency Conversion

Dynamic Currency Conversion (DCC) is a regulated service from Mastercard and Visa that converts the price of a transaction in real time from a merchant's local currency to the customer's billing currency.

Note that when you use DCC with an order, you cannot split the order into multiple shipments.

Merchant Remittance Funding

In conjunction with processing international transactions, you can request that transaction proceeds be converted to a currency other than the currency in which the transaction took place for funding into an operating account. Currency conversion uses a foreign exchange rate to calculate how much the transaction currency is worth in terms of the funding currency. The foreign exchange rate might be explicitly stated as a rate or implicitly stated as a transaction amount. The funded amount and can vary from day to day. The foreign exchange rate might also include a mark-up for the foreign exchange risk, sales commissions, and handling costs.

Payment Processing

At the heart of payment processing is the various services used to process payments. These services allow customers to purchase goods and services, merchants receive payments from the customer's accounts, merchants to provide refunds, and merchants to void transactions.

Authorizations

An authorization confirms that a payment card account includes enough funds to pay for a purchase. There are two basic types of authorizations:

- Online authorization
- Offline authorization

Online Authorizations

Online authorizations provide immediate fund availability confirmations. Further, the customer's financial institution also reduces the amount of credit available in the customer's account, setting aside the authorized funds for the merchant to capture a later time. Authorizations for most payment cards are processed online. Typically, it is safe to start fulfilling the order once you receive an authorization confirmation.

An online authorization confirmation and the subsequent hold on funds will expire after a specific length of time. Thus it is important to capture funds in a timely manner. Most authorizations expire within five to seven days, and the issuing bank sets expiration time interval.

The issuing bank does not inform Cybersource when an authorization confirmation expires. By default, the authorization information for each transaction remains in the Cybersource database for 60 days after the authorization date. To capture an authorization that has expired with the issuing bank, you can resubmit the authorization request.

Offline Authorizations

Online transactions require an internet connection. In situations where the internet is not available, due to an outage for example, merchants can continue to take credit card payments using offline transactions. An offline authorization is an authorization request for which you do not receive an immediate confirmation about the availability of funds.

Offline authorizations have a higher level of risk than do online transactions because they do not provide fund availability confirmations or set aside the funds for later capture. Further, it can take up to five days to receive payment confirmations for offline transactions. To mitigate this risk, you can choose to only fulfill orders after receiving payment confirmations.

Incremental Authorizations

Incremental authorizations are useful when a customer adds products and services to an original purchase. After a successful original authorization, the incremental authorization service enables you to request subsequent authorizations and request one capture for the original and incremental authorizations.

The incremental authorization service is not the same as the incremental authorization scenario for a merchant-initiated transaction. There are limitations for using the incremental authorization service. The limitations are:

- Maximum of 100 incremental authorizations per transaction, in addition to the original authorization.
- Interchange optimization is not supported.
- Split shipments are not supported.

Example Scenario

1. The customer reserves a hotel room for two nights at a cost of 200.00 per night. You request an authorization for 400.00. The authorization request is approved.
2. The customer orders dinner through room service the first night. You request an incremental authorization of 50.00 for the dinner.
3. The customer decides to stay an extra night. You request an incremental authorization of 200.00 for the additional night.
4. The customer uses items from the mini-bar. The cost of the mini-bar items is 50.00. You request an incremental authorization of 50.00.
5. When the customer ends their stay and checks out, they sign a receipt for 700.00, which is the total of all costs incurred.
6. You request a capture for 700.00.

Authorization Workflow



1. The customer purchases goods or service from the merchant using a payment card.
2. The merchant sends an authorization request to the acquiring (merchant) bank.
3. The acquiring (merchant) bank forwards the authorization request to the payment network.
4. The payment network forwards the authorization request to the issuer (consumer) bank.
5. If funds are available, the issuer (consumer) bank reserves the amount of the authorization request and returns an authorization approval to the payment network. If the issuer (consumer) bank denies the request, it returns an authorization denial.

6. The payment network forwards the message to the acquiring (merchant) bank.
7. The acquiring (merchant) bank forwards the message to the merchant.

Capture

A capture is a follow-on transaction to an authorization. It is used to transfer the authorized funds from the customer's account to the merchant account. To link the authentication transaction to the capture transaction, you include a request ID in your capture request. This request ID is returned to you during the authentication response.

Captures are typically not performed in real time. They are placed in a batch file and sent to the processor and the processor settles all of the captures at one time. In most cases these batch files are sent and processed outside of the merchant's business hours. It usually takes two to four days for the acquiring financial institution to deposit the funds into the merchant account.

When fulfilling only part of a customer's order, do not capture the full amount of the authorization. Capture only the cost of the delivered items. When you deliver the remaining items, request a new authorization, and then capture the new authorization.

Capture Workflow



1. Merchant sends one or more transaction capture requests to the Acquiring (Merchant) bank.
2. Merchant bank sends the capture package to the payment network.
3. The payment network forwards the capture package to correct the Issuer (Customer) banks.
4. Customer banks settle the transactions and transfers the money to the Acquirer (Customer) bank.

Important: The payment processor does not notify Cybersource that the money has been transferred. To ensure all captures are processed correctly, you should reconcile your capture requests with the capture reports from your processor.

Sales

A sale is a bundled authorization and capture. Some processors and acquirers require a sale transaction instead of using separate authorization and capture requests. For other processors and acquirers, you can request a sale instead of a separate authorization and capture when you provide the goods or services immediately after taking an order.

There are two types of sale processing:

- Dual Message Processing
- Single Message Processing

Dual Message Processing

Dual message processing, as the name indicates, is a two-step process. The authorization is processed first. If the authorization is successful, the capture is processed immediately afterward. The response will include the authorization and the capture information. If the authorization is declined, the capture is not processed, and the response message only includes the authorization information.

Partial Authorizations

All debit and prepaid card processors as well as limited number of credit card processors support partial authorizations when using dual message processing.

When partial authorization is enabled, the issuing financial institution can approve a partial amount when the balance on the card is less than the requested amount. When a partial amount is authorized, the capture is not processed. This allows the merchant to use a second card to cover the balance, adjust the total cost, or void the transaction.

Single Message Processing

Single message processing, as the name implies, treats the authorization and capture as a single transaction. There are important differences for single message processing

- Single message processing treats the request as a full-financial transaction, and with a successful transaction, funds are immediately transferred from the customer account to the merchant account.
- Authorization and capture amounts must be the same.
- Some features cannot be used with single message processing.

Sales Workflow



1. The customer purchases goods or service from the merchant using a payment card.
2. The merchant sends an authorization request to the acquiring (merchant) bank.
3. The acquiring (merchant) bank forwards the request to the payment network.
4. The payment network forwards the authentication request to the issuer (consumer) bank.
5. If funds are available, the issuer sends amount of the authorization request to the acquirer and returns an authorization approval to the payment network. If the issuer (customer) bank denies the request, it returns an authorization denial.
6. The payment network forwards the message to the acquiring (merchant) bank.
7. The acquiring (merchant) bank forwards the message to the merchant.

Authorization Reversals

An authorization reversal releases the hold that an authorization placed on the customer's payment card funds.

Each card-issuing financial institution has its own rules for deciding whether an authorization reversal succeeds or fails. When a reversal fails, contact the card-issuing financial institution to learn whether there is a different way to reverse the authorization.

If your processor supports authorization reversal after void (ARAV), you can reverse an authorization after you void the associated capture. If your processor does not support ARAV, you can use the authorization reversal service only for an authorization that has not been captured and settled.

An authorization reversal is a follow-on transaction that uses the request ID returned from an authorization. The main purpose of a follow-on transaction is to link two transactions. The request ID links the follow-on transaction to the original transaction. The authorization request ID is used to look up the customer's billing and account information in the Cybersource database. You are not required to include those fields in the full authorization reversal request. The original transaction and follow-on transaction are linked in the database and in the Business Center.

For processors that support debit cards and prepaid cards, authorization reversal works for debit cards and prepaid cards in addition to credit cards.

Authorization Workflow



1. The customer purchases goods or service from the merchant using a payment card.
2. The merchant sends an authorization request to the acquiring (merchant) bank.
3. The acquiring (merchant) bank forwards the authorization request to the payment network.
4. The payment network forwards the authorization request to the issuer (consumer) bank.
5. If funds are available, the issuer (consumer) bank reserves the amount of the authorization request and returns an authorization approval to the payment network. If the issuer (consumer) bank denies the request, it returns an authorization denial.
6. The payment network forwards the message to the acquiring (merchant) bank.
7. The acquiring (merchant) bank forwards the message to the merchant.

Order Tracking

Use request IDs and transaction reference numbers to track your orders.

Request IDs

For all services, the request ID is returned in response messages in the **request_id** field.

For each of the following services, use the specified field for the request ID in a request message:

- Capture—**auth_request_id**
- Credit—**bill_request_id**
- Void—**void_request_id**

Transaction Reference Numbers

For each of the following services, the transaction reference number is returned in the specified field in a response message:

- Authorization—**auth_trans_ref_no**
- Capture—**bill_trans_ref_no**

The transaction reference number is returned for all processors except JCN Gateway.

When you perform multiple partial captures for an authorization, each response includes a different transaction reference number for each capture request.

- Credit—**credit_trans_ref_no**

The transaction reference number is returned for all processors except JCN Gateway.

On Visa Platform Connect, the transaction reference number is mapped to the purchase identifier field that is sent to your acquirer.

Related information

[Getting Started with Cybersource Advanced for the SCMP API](#)

Payment Card Processing

This section describes the services for processing payment card transactions.

Processing Basic Authorizations

This topic shows the minimal set of information required to perform a successful authorization.

Required Fields for Processing Basic Authorizations Using SCMP APIs

bill_address1

bill_city

bill_country

bill_state

bill_zip

currency

customer_cc_expmo

customer_cc_expyr

customer_cc_number

customer_email

customer_firstname

customer_lastname

grand_total_amount

ics_applications

Set this field to `ics_auth`.

merchant_id

merchant_ref_number

Country Specific Required Fields for Processing Basic Authorizations Using SCMP APIs

Argentina

bill_merchant_tax_id

Required for Mastercard transactions.

transaction_local_date_time

Required in Argentina when the time zone is not included in your account. Otherwise, this field is optional.

Brazil

override_payment_method

Required for combo card transactions.

override_payment_details

Required for combo card line-of-credit and prepaid-card transactions.

Chile

bill_merchant_tax_id

Required for Mastercard transactions.

Paraguay

bill_merchant_tax_id

Required for Mastercard transactions.

Saudi Arabia

transaction_mode

Required only for merchants in Saudi Arabia.

Taiwan

customer_cc_hashed_number

Required only for merchants in Taiwan.

Declined Authorizations

If an authorization is declined, you can use response categories to help decide if you should retry or block a declined transaction. These response fields provide additional information:

- **auth_insights_response_category**
- **auth_insights_response_category_code**

Category codes have possible values (such as [01](#)) that correspond to a category, which contains a description. These are the possible values:

- You cannot retry the following category code and category:
 - [01 ISSUER_WILL_NEVER_APPROVE](#)
- For the following values, you can retry the transaction a maximum of 15 times over a period of 30 days:
 - [02 ISSUER_CANNOT_APPROVE_AT_THIS_TIME](#)
 - [03 ISSUER_CANNOT_APPROVE_WITH_THESE_DETAILS](#): Data quality issue. Revalidate data prior to retrying the transaction.
 - [04 GENERIC_ERROR](#)
 - [97 PAYMENT_INSIGHTS_INTERNAL_ERROR](#)
 - [98 OTHERS](#)
 - [99 PAYMENT_INSIGHTS_RESPONSE_CATEGORY_MATCH_NOT_FOUND](#)

Authorizing a Payment Using SCMP APIs

1. Send the service request to one of these endpoints:

- Internet endpoint:

<http://ics2.ic3.com>

- Akamai endpoint:

<http://ics2a.ic3.com>

2. Check the response message to make sure that the request was successful. A value of [1](#) for the **ics_rcode** field indicates success. For information about response flags, see [Response Flags for the SCMP API](#).

If the authorization is declined, see the following response fields for more information:

- **auth_insights_response_category**
- **auth_insights_response_category_code**

Example: Processing a Basic Authorization Using the SCMP API

Request

```
bill_address1=R. Augusta
bill_city=Sao Paulo
bill_country=BR
bill_state=SP
bill_zip=01310-000
currency=mxn
customer_cc_expmo=12
customer_cc_expyr=2023
customer_cc_number=41111111XXXXXXX
customer_email=null@cybersource.com
customer_firstname=Julia
customer_lastname=Fernandez
grand_total_amount=100
ics_applications=ics_auth
merchant_id=MID23
merchant_ref_number=Merchant_REF
```

Successful Authorization Response

```
additional_processor_response=e1cdcafc-cdbb-4ef7-8788-a1234e844805
auth_auth_amount=100.00
auth_auth_avs=5
auth_auth_code=570110
auth_auth_response=1
auth_auth_time=2022-03-01T161947Z
auth_payment_network_transaction_id=111222
auth_processor_trans_id=5088cb5adca944d485dff080c865e4b8
auth_rcode=1
auth_rflag=SOK
auth_rmsg=Request was processed successfully.
auth_trans_ref_no=ZUDCXJ08KZRFQJJ
card_type=005
currency=mxn
ics_rcode=1
ics_rflag=SOK
ics_rmsg=Request was processed successfully.
merchant_ref_number=Merchant_REF
request_id=6461515866500167772420
request_token=Axj/7wSTXkeLzgDs2ikE/4ohaqxIdiVPcS7VKNYoypSbDm1MUTBU2HNqYom8g6cQIDIZ
Nv/sXE6ImdITpNeR4v0A0zaKQQAavSZx
```

Declined Authorization Response

```
auth_auth_avs=Y
auth_auth_response=03
auth_avs_raw=Y
auth_insights_response_category=ISSUER_WILL_NEVER_APPROVE
auth_insights_response_category_code=01
auth_rcode=0
auth_rflag=DINVALIDDATA
auth_rmsg=the credit card number is invalid
ics_rcode=0
ics_rflag=DINVALIDDATA
ics_rmsg=the credit card number is invalid
merchant_ref_number=STAGE_SCMP_25
request_id=6558326963802789135346
request_token=Axj77wSTY4cR6hK7YEPyAChNKkKIAegKaVIUQA90gjh8wh8Rm8n+Wcc3ZPZZATk20HEe
oSu2BD8gdE5I
```

Authorization with Line Itemization

This section will show you how to send a basic authorization request and retrieve a successful response while utilizing line itemization. Using line items, merchants can provide details for each item purchased to the purchaser.

To include line items in an authorization, you substitute the **grand_total_amount** field used in a basic authorization with one or more **offerN** fields and parameters, starting with the **offer0** field.

Processor-Specific Information

This section provides processor-specific information about authorizations and captures.

Processor-Specific Information About Authorizations and Captures

Payment Processor	Authorization and Capture Information
Visa Platform Connect	Visa Platform Connect limits authorization and capture amounts to 999999999999 (twelve 9s).

Using Line Items

When using line items the following **offerN** field parameters are required for each line item:

- **amount**
- **quantity**
- **product_code**
- **merchant_product_sku** (optional when **item_#_productCode** is set to **default**, **shipping_only**, **handling_only**, or **shipping_and_handling**)
- **product_name** (optional when **item_#_productCode** is set to **default**, **shipping_only**, **handling_only**, or **shipping_and_handling**)

The **offerN** field must start at 0, and the parameters must added to each line seperated by the ^ symbol. For example: `offer0=[field1]:[field1_value]^[field2]:[field2_value]^[field3]:[field3_value]`

At a minimum, you must include the **item_#_unitPrice** field to include a line item in an authorization. When this is the only field added, the system sets the following fields as shown:

- **product_code**: default

- **quantity:** 1

For example, you could include the following three line items:

```
offer0=amount:3.99
offer1=amount:5.99^quantity:3^product_code:shipping_only
offer2=amount:29.99^quantity:3^product_code:electronic_good^product_sku:12384569^p
roduct_name:receiver
```

Available Line Item Parameters

The following offerN parameters can be used to provide more line item information. For more information on each parameter, see the field reference guide:

- **amount**
- **buyer_registration**
- **commodity_code**
- **discount_amount**
- **discount_indicator**
- **discount_management_indicator**
- **discount_rate**
- **invoice_number**
- **invoice_number**
-
- **national_tax**
- **order_acceptance_city**
- **order_acceptance_country**
- **order_acceptance_state**
- **order_acceptance_zip**
- **order_origin_city**
- **order_origin_country**
- **order_origin_state**

- **order_origin_zip**
- **other_tax#_passenger_firstname**
- **other_tax#_passenger_lastname**
- **product_code**
- **product_description**
- **product_name**
- **product_sku**
- **quantity**
- **shipping_destination_types**
- **sign**
- **tax_amount**
- **tax_rate**
- **tax_type_applied**
- **tax_type_code**
- **total_amount**
- **type_of_supply**
- **unit_of_measure**

Required Fields

bill_address1

bill_city

bill_country

bill_state

bill_zip

currency

customer_cc_expmo

customer_cc_expyr

customer_cc_number

customer_email

customer_firstname

customer_lastname

grand_total_amount

ics_applications

Set this field to `ics_auth`.

merchant_id

merchant_ref_number

Country Specific Required Fields

Latin America

Argentina

bill_merchant_tax_id

Required for Mastercard transactions in Argentina, Chile, and Paraguay.

transaction_local_date_time

Required in Argentina when the time zone is not included in your account. Otherwise, this field is optional.

Brazil

override_payment_method

Required for combo card transactions in Brazil.

override_payment_details

Required for combo card line-of-credit and prepaid-card transactions in Brazil.

Chile

bill_merchant_tax_id

Required for Mastercard transactions in Argentina, Chile, and Paraguay.

Paraguay

bill_merchant_tax_id

Required for Mastercard transactions in Argentina, Chile, and Paraguay.

Saudi Arabia

transaction_mode

Required only for merchants in Saudi Arabia.

Authorizing a Payment Using SCMP APIs

1. Send the service request to one of these endpoints:

- Internet endpoint:

<http://ics2.ic3.com>

- Akamai endpoint:

<http://ics2a.ic3.com>

2. Check the response message to make sure that the request was successful. A value of **1** for the **ics_rcode** field indicates success. For information about response flags, see [Response Flags for the SCMP API](#).

If the authorization is declined, see the following response fields for more information:

- **auth_insights_response_category**
- **auth_insights_response_category_code**

Processing a Basic Authorization with Line Items and DCC

Request

```
bill_address1=123 Main St.  
bill_city=Palo Alto  
bill_country=US  
bill_state=CA  
bill_zip=94053  
currency=mxn  
customer_cc_expmo=12
```

```
customer_cc_expyr=2023
customer_cc_number=41111111XXXXXXX
customer_email=null@cybersource.com
customer_firstname=Julia
customer_lastname=Fernandez
dcc_indicator=Y
exchange_rate=.91
offer0=amount:3.99
offer1=amount:5.99^quantity:3^product_code:shipping_only
offer2=amount:29.99^quantity:3^product_code:electronic_good^product_sku:12384569^p
roduct_name:receiver
ics_applications=ics_auth
merchant_id=MID23
merchant_ref_number=Merchant_REF
original_amount=107.33
original_currency=eur
```

Response

```
additional_processor_response=e1cdcafc-cdbb-4ef7-8788-a1234e844805
auth_auth_amount=117.94
auth_auth_avs=5
auth_auth_code=570110
auth_auth_response=1
auth_auth_time=2022-03-01T161947Z
auth_payment_network_transaction_id=111222
auth_processor_trans_id=5088cb5adca944d485dff080c865e4b8
auth_rcode=1
auth_rflag=SOK
auth_rmsg=Request was processed successfully.
auth_trans_ref_no=ZUDCXJ08KZRFQJJ
card_type=005
currency=usd
ics_rcode=1
ics_rflag=SOK
ics_rmsg=Request was processed successfully.
merchant_ref_number=Merchant_REF
request_id=6461515866500167772420
request_token=Axj/7wSTXkeLzgDs2ikE/4ohaqxIdiVPcS7VKNYoypSbDm1MUTBU2HNqYom8g6cQIDIZ
Nv/sXE6ImdITpNeR4v0A0zaKQQAavSZx
```

Authorization Reversals

Use this service to reverse an unnecessary or undesired authorization.

Processor-Specific Information

This section provides processor-specific information about authorization reversals.

Processor-Specific Information About Authorization Reversals

Payment Processor	Authorization Reversal Information
Visa Platform Connect	Card types supported for full authorization reversals: American Express, China UnionPay, Diners Club, Discover, JCB, mada, Mastercard, Visa.

Overview

The full authorization reversal service releases the hold that the authorization placed on the customer's payment card funds.

Each card-issuing financial institution has its own rules for deciding whether a full authorization reversal succeeds or fails. When a reversal fails, contact the card-issuing financial institution to learn whether there is a different way to reverse the authorization.

If your processor supports authorization reversal after void (ARAV), you can reverse an authorization after you void the associated capture. If your processor does not support ARAV, you can use the full authorization reversal service only for an authorization that has not been captured and settled.

A full authorization reversal is a follow-on transaction that uses the request ID returned from an authorization. The main purpose of a follow-on transaction is to link two transactions. The request ID links the follow-on transaction to the original transaction. The authorization request ID is used to look up the customer's billing and account information in the Cybersource database. You are not required to include those fields in the full authorization reversal request. The original transaction and follow-on transaction are linked in the database and in the Business Center.

For processors that support debit cards and prepaid cards, the full authorization reversal service works for debit cards and prepaid cards in addition to credit cards.

For aggregator transactions with American Express, Cybersource retrieves the aggregator information for the authorization that is being reversed.

Related information

[Authorization Reversal after Void \(ARAV\) \(on page 68\)](#)

[Required Features for Credit Card Processing \(on page 67\)](#)

Required Fields for an Authorization Reversal

These fields are required in a request for an authorization reversal:

auth_request_id

Set this field to the request ID that was included in the authorization response message.

grand_total_amount

Either **grand_total_amount** or **offer0** and **amount** must be included in the request.

The amount of the reversal must be the same as the amount that was authorized:

- You can reverse an authorization only for its full amount.
- When you use a debit card or prepaid card and only a partial amount was approved, the amount of the reversal must be the amount that was authorized, not the amount that was requested.

ics_applications

Set this field to [ics_auth_reversal](#).

merchant_id

merchant_ref_number

Related information

[API Field Reference for the SCMP API](#)

Reversing an Authorization

1. Request the service. Set the **ics_applications** field to [ics_auth_reversal](#), and send the request to one of these endpoints:

- Internet endpoint:

<http://ics2.ic3.com>

- Akamai endpoint:

<http://ics2a.ic3.com>

2. Check the response message to make sure that the request was successful. A value of **1** for the **ics_rcode** field indicates success. For information about response flags, see [Response Flags for the SCMP API](#).

Example: Authorization Reversal

Request

```
auth_request_id=0305782650000167905080
merchant_ref_number=482046C3A7E94F5BD1FE3C66C
merchant_id=Napa Valley Vacations
currency=USD
offer0=amount:49.95
ics_applications=ics_auth_reversal
```

Response

```
request_id=1019827520348290570293
merchant_ref_number=482046C3A7E94F5BD1FE3C66C
ics_rcode=1
ics_rflag=SOK
ics_rmsg=Request was processed successfully.
auth_reversal_trans_ref_no=02850840187309570
auth_reversal_amount=49.95
auth_reversal_rcode=1
auth_reversal_rflag=SOK
auth_reversal_rmsg=Request was processed successfully.
currency=USD
```

Captures

This basic capture shows the minimal fields required to perform a successful capture transaction.

Processor-Specific Information

This section provides processor-specific information about authorizations and captures.

Processor-Specific Information About Authorizations and Captures

Payment Processor	Authorization and Capture Information
Visa Platform Connect	Visa Platform Connect limits authorization and capture amounts to 999999999999 (twelve 9s).

Required Fields for Processing Basic Captures Using SCMP APIs

The following fields are required in a request for a capture:

auth_request_id

currency

grand_total_amount

ics_applications

Set to `ics_bill`

merchant_id

merchant_ref_number

Set to `merchant_ref_number` value used in corresponding authorization request.

Capturing an Authorization Using SCMP APIs

1. Request the service. Set the **ics_applications** field to `ics_bill`, and send the request to one of these endpoints:

- Internet endpoint:

`http://ics2.ic3.com`

- Akamai endpoint:

`http://ics2a.ic3.com`

2. Check the response message to make sure that the request was successful. A value of `1` for the **ics_rcode** field indicates success. For information about response flags, see [Response Flags for the SCMP API](#).

Example: Processing a Capture Using the SCMP API

Request

```
auth_request_id=6474558510303169979915
currency=usd
grand_total_amount=100
ics_applications=ics_bill
merchant_id=pa_ctv_sg101
```

```
sender_id=ms_user
```

Response

```
bill_bill_amount=100.00
bill_bill_request_time=2022-03-23T133633Z
bill_rcode=1
bill_rflag=SOK
bill_rmsg=Request was processed successfully.
bill_trans_ref_no=6474558510303169979915
currency=usd
ics_rcode=1
ics_rflag=SOK
ics_rmsg=Request was processed successfully.
request_id=6480425925703169979915
request_token=Axj//wSTX0351KixZ7YLAEQs2aN2jVq4asWDNgzYtnLlu5csWqaVFnlAU0qLhp1hpA
6cQIIoZNVG2YbC9eMwwJya9+Rkq4Q1/TBYAAojt6
```

Sales

Sales are supported for all processors and acquirers.

Processor-Specific Information

This section provides processor-specific information about authorizations and captures.

Processor-Specific Information About Authorizations and Captures

Payment Processor	Authorization and Capture Information
Visa Platform Connect	Visa Platform Connect limits authorization and capture amounts to 999999999999 (twelve 9s).

Overview

A *sale* is a bundled authorization and capture. Some processors and acquirers require a sale transaction instead of separate authorization and capture requests. For other processors and acquirers, you can request a sale instead of a separate authorization and capture when you ship a customer's goods immediately after taking the order. A sale is typically used for electronic goods and for services that you can turn on immediately.

Related information

[Relaxed Requirements for Address Data and Expiration Date](#)

Dual-Message Processing

Dual-message processing is supported for all processors and acquirers.

To perform a sale, request the authorization and capture services at the same time. When the authorization is successful, the capture is processed immediately and the response message includes results for the authorization and for the capture. When the authorization is declined, the capture is not processed and the response message includes results only for the authorization.

For debit cards and prepaid cards, the issuing bank can approve a partial amount when the balance on the card is less than the requested authorization amount and when the transaction is enabled for partial authorization. When this happens, the capture is not processed. However, you can submit a capture request for the approved amount. For a limited number of processors and card types, partial authorizations are supported for credit cards in addition to debit cards and prepaid cards.

Single-Message Processing

This section describes single-message processing (SMP).

Processor-Specific Information About Single-Message Processing

This section provides processor-specific information about SMP.

Processor-Specific Information About SMP

Payment Processor	Information About Single-Message Processing
Visa Platform Connect	National Commercial Bank (NCB) is the only acquirer that supports single-message processing. Supported card types: all mada card types.

Overview of Single-Message Processing

There are important differences between single-message processing and dual-message processing:

- With single-message processing, a bundled authorization and capture request results in a full-financial transaction, which moves funds immediately.

- With single-message processing, the capture amount and authorization amount are the same.
- Several services and features are not supported for single-message processing because they are not applicable or could create reconciliation problems.

 **Important:** With single-message processing, a sale request moves funds immediately out of the customer's payment card account and into your merchant account.

Single-message processing (SMP) is performed automatically based on the kind of payment card that is used for the transaction. To perform SMP, request the authorization and capture services at the same time. The response message includes authorization and capture results. The authorization amount and capture amount are the same.

Supported Features for Single-Message Processing

The following features are supported for SMP:

- AVS
- Balance responses
- Credits
- CVN
- Debit cards
- Final authorization indicator
- Full authorization reversals
- Merchant descriptors
- Merchant-initiated reversals and voids
- Merchant-initiated transactions
- Partial authorizations—when a transaction is enabled for partial authorization, the processor can process a partial amount instead of the entire requested amount.
- Payer authentication
- Prepaid cards

Unsupported Features for Single-Message Processing

The following features are not supported for SMP:

- Authorization reversal after void
- Automatic authorization reversal after void
- Automatic partial authorization reversals
- Interchange optimization
- Multiple partial captures
- Split shipments
- Verbal authorizations
- Voids

Required Fields for a Sale

The following fields are required in a request for a sale:

bill_address1

bill_city

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_country

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_merchant_tax_id

Required for Mastercard transactions in Argentina, Chile, and Paraguay.

bill_state

bill_zip

card_type

Required on Visa Platform Connect for all card types. On other processors, required for certain card types. It is strongly recommended that you send the card type even if it is optional for your processor. Omitting the card type can cause the transaction to be processed with the wrong card type.

currency

customer_cc_cv_number

customer_cc_expmo

customer_cc_expyr

customer_cc_number

customer_email

customer_firstname

customer_lastname

Required for requests that include payer authentication data. Otherwise, it is optional.

grand_total_amount

ics_applications

Set this field to `ics_auth,ics_bill`.

merchant_id

merchant_ref_number

postdated_transaction_guarantee_amount

Required for post-dated transactions with Mastercard in Brazil.

postdated_transaction_guarantee_indicator

Required for post-dated transactions with Mastercard in Brazil.

postdated_transaction_settlement_date

Required for post-dated transactions with Mastercard in Brazil.

product_name

Required when the product code is not `default` or one of the values for shipping or handling. Otherwise, this field is optional.

quantity

Required when the product code is not `default` or one of the values for shipping or handling. Otherwise, this field is optional.

ship_to_address1

Required when any shipping address information is included in the request. Otherwise, this field is optional.

ship_to_city

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

ship_to_country

Required when any shipping address information is included in the request. Otherwise, this field is optional.

ship_to_state

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

ship_to_zip

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

transaction_local_date_time

Required in Argentina when the time zone is not included in your account. Otherwise, it is optional.

Related information

[API Field Reference for the SCMP API](#)

Performing a Sale

1. Request the service. Set the **ics_applications** field to `ics_auth,ics_bill`, and send the request to one of these endpoints:

- Internet endpoint:

`http://ics2.ic3.com`

- Akamai endpoint:

`http://ics2a.ic3.com`

2. Check the response message to make sure that the request was successful. A value of **1** for the **ics_rcode** field indicates success. For information about response flags, see [Response Flags for the SCMP API](#).

Example: Sale

Request

```
bill_address1=1295 Charleston Rd.  
bill_city=Mountain View  
bill_country=US  
bill_state=CA  
bill_zip=94043  
card_type=001  
card_type_selection_indicator=1 <!-- Required only for China UnionPay. -->  
card_usage=C <!-- Required only for China UnionPay. -->  
currency=USD  
customer_cc_expmo=12  
customer_cc_expyr=2015  
customer_cc_number=4111111111111111  
customer_cc_cv_number=999 <!-- Required only for Visa Platform Connect. -->  
customer_email=jdoe@example.com  
customer_firstname=John  
customer_lastname=Doe  
customer_phone=650-965-6000  
ics_applications=ics_auth, ics_bill  
merchant_id=Napa Valley Vacations  
merchant_ref_number=482046C3A7E94F5BD1FE3C66C  
offer0=amount:49.95^quantity:1
```

Response

Most processors do not return all of the fields in this example.

```
auth_auth_amount=49.95  
auth_auth_avs=Y  
auth_auth_code=123456  
auth_auth_response=A  
auth_avs_raw=YYY  
auth_rcode=1  
auth_rflag=SOK  
auth_rmsg=Request was processed successfully.  
auth_trans_ref_no=ABCDE12345FGHIJ67890  
auth_payment_network_transaction_id=3312345  
auth_card_category=F^  
auth_card_group=0  
bill_trans_ref_no=02850840187309570  
bill_bill_amount=49.95  
bill_rcode=1
```

```
bill_rflag=SOK
bill_rmsg=Request was processed successfully.
currency=USD
ics_rcode=1
ics_rflag=SOK
ics_rmsg=Request was processed successfully.
merchant_ref_number=482046C3A7E94F5BD1FE3C66C
request_id=030578265000016790508
```

Follow-On Credits

Follow-on credits are supported for all processors.

Processor-Specific Information

This section provides processor-specific information about credits.

Processor-Specific Information About Credits

Payment Processor	Credit Information
Visa Platform Connect	It is recommended that you do not submit a follow-on credit request on the same day as the capture that is being credited. The 60-day limit for follow-on credits does not apply to Visa Platform Connect: you can request a credit up to 180 days after the original authorization.

Overview

When a request for a credit is successful, the issuing bank for the payment card takes money out of your merchant bank account and returns it to the customer. It usually takes two to four days for your acquiring bank to transfer funds from your merchant bank account.

Carefully control access to the credit service. Do not request this service directly from your customer interface. Instead, incorporate this service as part of your customer service process.

 **Warning:** Follow the preceding guidelines to prevent unauthorized credits.

A *follow-on credit* uses the request ID returned from a capture to link the credit to the capture in the Cybersource database. The capture request ID is used to look up the customer's billing and account information in the database, so you are not required to include those fields in the credit request. However, when you combine a request for a follow-on credit with a request for another service, such as the tax calculation service, you must provide the customer's billing and account information. The capture and follow-on credit are linked in the database and in the Business Center.

Unless otherwise specified, you must request a follow-on credit within 60 days of the authorization.

You can request multiple follow-on credits against a single capture. To perform multiple partial follow-on credits, use the same capture request ID in each follow-on credit request.

Related information

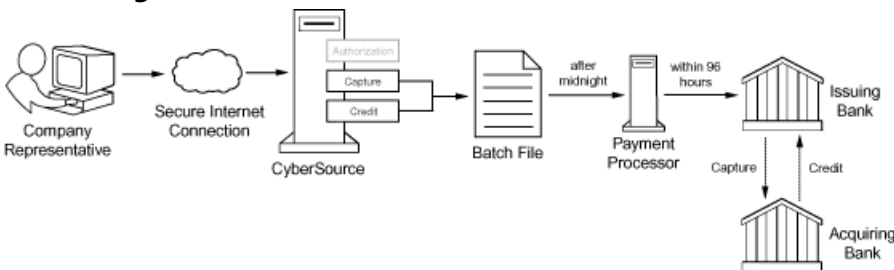
[Required Features for Credit Card Processing \(on page 67\)](#)

Workflow

A credit does not happen in real time. All of the credit requests for a day are placed in a batch file and sent to the processor. In most cases, the batch is settled at night.

The following figure shows the steps that occur when you request a credit.

Processing a Credit



1. You send a request for credit over a secure Internet connection.
2. Cybersource validates the order information then stores the credit request in a batch file.
3. After midnight, Cybersource sends the batch file to your payment processor.
4. The processor settles the credit request by transferring funds from your bank account to the customer's bank account.

The processor does not notify Cybersource when a transaction is declined. To ensure that all credits are processed, reconcile your system's reports with the reports from your processor.

Required Fields for a Follow-On Credit

These fields are required in a request for a follow-on credit:

bill_request_id

Set this field to the request ID that was included in the capture response message.

card_type

Required by some processors for some card types. It is strongly recommended that you send the card type even if it is optional for your processor. Omitting the card type can cause the transaction to be processed with the wrong card type.

currency

grand_total_amount

Either **grand_total_amount** or **offer0** and **amount** must be included in the request.

ics_applications

Set this field to [ics_credit](#).

merchant_id

merchant_ref_number

override_payment_details

Required for combo card line-of-credit and prepaid-card transactions in Brazil.

override_payment_method

Required for combo card line-of-credit and prepaid-card transactions in Brazil.

Related information

[API Field Reference for the SCMP API](#)

Crediting a Payment with a Follow-On Credit

Do not include any of these services in the request:

- Any other credit card services
- Risk update
- Services for other payment methods

To credit a payment:

1. Request the service. Set the **ics_applications** field to **ics_credit**, and send the request to one of these endpoints:

- Internet endpoint:

<http://ics2.ic3.com>

- Akamai endpoint:

<http://ics2a.ic3.com>

2. Include the required fields in the request.

3. Include optional fields in the request as needed.

4. Check the response message to make sure that the request was successful. A value of **1** for the **ics_rcode** field indicates success. For information about response flags, see [Response Flags for the SCMP API](#).

Example: Follow-On Credit

Request

```
merchant_id=Napa Valley Vacations
merchant_ref_number=482046C3A7E94F5BD1FE3C66C
currency=EUR
grand_total_amount=1694.00
ics_applications=ics_credit
bill_request_id=1019827520348290570293
```

Response

```
merchant_ref_number=482046C3A7E94F5BD1FE3C66C
request_id=1019827520348290570293
ics_rcode=1
ics_rflag=SOK
ics_rmsg=Request was processed successfully.
currency=EUR
credit_credit_amount=1694.00
credit_rcode=1
credit_rflag=SOK
credit_rmsg=Request was processed successfully.
credit_trans_ref_no=C3A7E94F5BD1FE3C64820466C
```

Stand-Alone Credits

This section describes stand-alone credits.

Processor-Specific Information

This section provides processor-specific information about credits.

Processor-Specific Information About Credits

Payment Processor	Credit Information
Visa Platform Connect	It is recommended that you do not submit a follow-on credit request on the same day as the capture that is being credited. The 60-day limit for follow-on credits does not apply to Visa Platform Connect: you can request a credit up to 180 days after the original authorization.

Overview

A *stand-alone credit* is a credit that is not linked to a capture. There is no time limit for requesting a stand-alone credit.

When a request for a credit is successful, the issuing bank for the payment card takes money out of your merchant bank account and returns it to the customer. It usually takes two to four days for your acquiring bank to transfer funds from your merchant bank account.

Carefully control access to the credit service. Do not request this service directly from your customer interface. Instead, incorporate this service as part of your customer service process.



Warning: Follow the preceding guidelines to prevent unauthorized credits.

Related information

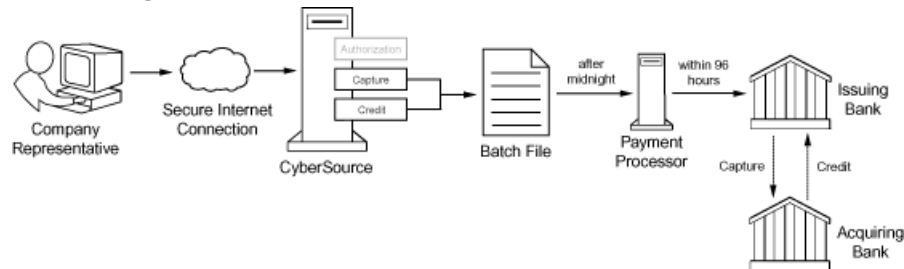
- [Relaxed Requirements for Address Data and Expiration Date](#)
- [Required Features for Credit Card Processing \(on page 67\)](#)

Workflow

A credit does not happen in real time. All of the credit requests for a day are placed in a batch file and sent to the processor. In most cases, the batch is settled at night.

The following figure shows the steps that occur when you request a credit.

Processing a Credit



1. You send a request for credit over a secure Internet connection.
2. Cybersource validates the order information then stores the credit request in a batch file.
3. After midnight, Cybersource sends the batch file to your payment processor.
4. The processor settles the credit request by transferring funds from your bank account to the customer's bank account.

The processor does not notify Cybersource when a transaction is declined. To ensure that all credits are processed, reconcile your system's reports with the reports from your processor.

Required Fields for a Stand-alone Credit

The following fields are required in a request for a stand-alone credit:

bill_address1

Required except when your account is configured for relaxed requirements for address data and expiration date.

Important: It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_city

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_country

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_state

Required when the billing country is the U.S. or Canada except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_zip

Required when the billing country is the U.S. or Canada except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

card_type

Required on Visa Platform Connect for all card types. On other processors, required for certain card types. It is strongly recommended that you send the card type even if it is optional for your processor. Omitting the card type can cause the transaction to be processed with the wrong card type.

currency

customer_cc_expmo

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_cc_expyr

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_cc_number

customer_email

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_firstname

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_lastname

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

grand_total_amount

Either **grand_total_amount** or **offer0** and **amount** must be included in the request.

ics_applications

Set this field to `ics_credit`.

merchant_id

merchant_ref_number

override_payment_details

Required for combo card line-of-credit and prepaid-card transactions in Brazil.

override_payment_method

Required for combo card line-of-credit and prepaid-card transactions in Brazil.

subsequent_auth_transaction_id

Required when credit authorizations are enabled for your account.

Related information

[API Field Reference for the SCMP API](#)

Crediting a Payment with a Stand-Alone Credit

Do not include any of these services in the request:

- Any other credit card services
- Risk update
- Services for other payment methods

To credit a payment:

1. Request the service. Set the **ics_applications** field to **ics_credit**, and send the request to one of these endpoints:
 - Internet endpoint:
<http://ics2.ic3.com>
 - Akamai endpoint:
<http://ics2a.ic3.com>
2. Include the required fields in the request.
3. Include optional fields in the request as needed.
4. Check the response message to make sure that the request was successful. A value of **1** for the **ics_rcode** field indicates success. For information about response flags, see [Response Flags for the SCMP API](#).

Example: Stand-alone Credit

Request

```
bill_address1=1295 Charleston Rd.  
bill_city=Mountain View  
bill_country=US  
bill_state=CA  
bill_zip=94043  
card_type=001  
currency=USD  
customer_cc_expmo=12  
customer_cc_expyr=2015  
customer_cc_number=4111111111111111  
merchant_id=Napa Valley Vacations  
merchant_ref_number=482046C3A7E94F5BD1FE3C66C  
customer_email=jdoe@example.com  
customer_firstname=John  
customer_lastname=Doe  
grand_total_amount=1694.00  
ics_applications=ics_credit
```

Response

```
merchant_ref_number=482046C3A7E94F5BD1FE3C66C  
request_id=1019827520348290570293  
ics_rcode=1  
ics_rflag=SOK  
ics_rmsg=Request was processed successfully.  
currency=USD  
credit_credit_amount=1694.00  
credit_rcode=1  
credit_rflag=SOK  
credit_rmsg=Request was processed successfully.  
credit_trans_ref_no=C3A7E94F5BD1FE3C664820466C
```

Voids

This section describes voids and the required fields and provides an example.

Overview

A void cancels a capture or credit request that you submitted. A transaction can be voided only when the capture or credit request has not already been submitted to your processor. Capture and credit requests are usually submitted to your processor once a day, so your window for successfully voiding a capture or credit request is small. A void request is declined when the capture or credit request has already been sent to the processor.

A void is a follow-on transaction that uses the request ID returned from a capture or credit. The main purpose of a follow-on transaction is to link two transactions. The request ID links the follow-on transaction to the original transaction. The capture or credit request ID is used to look up the customer's billing and account information in the Cybersource database, so you are not required to include those fields in the void request. The original transaction and follow-on transaction are linked in the database and in the Business Center.

You cannot perform a follow-on credit for a capture that has been voided.

You cannot undo a void.

When you void a capture, a hold remains on the unused credit card funds. If you are not going to re-capture the authorization and if your processor supports authorization reversal after void, it is recommended that you request an authorization reversal to release the hold on the unused credit card funds.

Related information

[Authorization Reversals \(on page 39\)](#)

[Authorization Reversal after Void \(ARAV\) \(on page 68\)](#)

[Required Features for Credit Card Processing \(on page 67\)](#)

Required Fields for a Void

The following fields are required in a request for a void:

ics_applications

Set this field to `ics_void`.

merchant_id

merchant_ref_number

void_request_id

Set this field to the request ID that was included in the capture or credit response message.

Related information

[API Field Reference for the SCMP API](#)

Optional Fields for a Void

Additional optional fields are available for specific features.

You can include the following optional fields in a request for a void:

order_request_token

third_party_certification_number

timeout

void_request_token

Related information

[API Field Reference for the SCMP API](#)

Voiding a Capture or Credit

Do not include any other services in the request.

To void a capture or credit:

1. Request the service. Set the **ics_applications** field to `ics_void`, and send the request to one of these endpoints:
 - Internet endpoint:
`http://ics2.ic3.com`
 - Akamai endpoint:
`http://ics2a.ic3.com`
2. Check the response message to make sure that the request was successful. A value of `1` for the **ics_rcode** field indicates success. For information about response flags, see [Response Flags for the SCMP API](#).

Example: Void

Request

```
ics_applications=ics_void  
merchant_id=Napa Valley Vacations  
merchant_ref_number=482046C3A7E94F5BD1FE3C66C  
void_request_id=1019827520348290570293
```

Response

Most processors do not return all of the fields in this example.

```
auth_auth_amount=49.95  
auth_auth_avs=Y  
auth_auth_code=123456  
auth_auth_response=A  
auth_avs_raw=YYY  
auth_rcode=1  
auth_rflag=SOK  
auth_rmsg=Request was processed successfully.  
auth_trans_ref_no=ABCDE12345FGHIJ67890  
auth_payment_network_transaction_id=3312345  
auth_card_category=F^  
auth_card_group=0  
currency=USD  
ics_rcode=1  
ics_rflag=SOK  
ics_rmsg=Request was processed successfully.  
merchant_ref_number=482046C3A7E94F5BD1FE3C66C  
request_id=030578265000016790508
```

Testing the Credit Card Services

To ensure that requests are processed correctly, you must test the basic success and error conditions for each service you plan to use.

Requirements for Testing Credit Card Services

 **Important:** Before you can test, you must contact customer support to activate the credit card services and configure your account for testing. You must also contact your processor to set up your processor account.

 **Important:** When building your connection to the Cybersource payment gateway, ensure that you implement controls to prevent card testing or card enumeration attacks on your platform. See our [Best Practices Guide](#). If we detect card testing, a card enumeration attack, or other suspicious or fraudulent activity associated with your merchant ID, we might enable a fraud management tool on your behalf in order to mitigate the attack. For more information, see the fraud management documentation in the Business Center.

- Use your regular merchant ID when you test your system.
- Use a real combination for the city, state, and postal code.
- Use a real combination for the area code and telephone number.
- Use a nonexistent account and domain name for the customer's email address.
- URL for the SCMP API test server:

<http://ics2testa.ic3.com>

Testing the Credit Card Services

Use the payment card numbers in the following list to test the authorization, capture, and credit services. Remove the spaces from the test card numbers when sending them to the test system. Do not use real payment card numbers. To test card types that are not included in the list, use an account number that is in the card's BIN range. For best results, try each test with a different service request and with different test payment card numbers.

Payment Card Numbers for Testing

Payment Card Type	Test Card Number
American Express	3782 8224 6310 005
JCB	3566 1111 1111 1113
Maestro (International)	5033 9619 8909 17 5868 2416 0825 5333 38
Maestro (UK Domestic)	6759 4111 0000 0008
The issue number is not required for Maestro (UK Domestic) transactions	6759 5600 4500 5727 054 5641 8211 1116 6669
Mastercard	2222 4200 0000 1113 2222 6300 0000 1125 5555 5555 5555 4444
UATP	1354 1234 5678 911
Visa	4111 1111 1111 1111

Using Amounts to Simulate Errors

You can simulate error messages by requesting authorization, capture, or credit services with specific amounts that trigger the error messages. These triggers work only on the test server, not on the production server.

Each payment processor uses its own error messages. For more information, see: <https://developer.cybersource.com/hello-world/testing-guide.html> https://developer.cybersource.com/api/developer-guides/dita-cybs-so-test-data/scmp_overview.html

Testing American Express Card Verification

Before using CVN with American Express, it is strongly recommended that you perform this procedure.

1. Contact customer support to have your account configured for CVN. Until you do this, you will receive a **1** in the **auth_cv_result** response field.
2. Test your system in production using a small currency amount, such as one currency unit. Instead of using the test account numbers, use a real payment card account number, and send an incorrect CVN in the request for authorization. The card should be refused and the request declined.

Required Features for Credit Card Processing

This section describes the following kinds of features:

- Features that are required by your processor, an issuer, or a payment card company.
- Features that are required by a country or government.

Authorization Reversal after Void (ARAV)

This feature enables you to reverse an authorization after you void the associated capture.

This functionality enables you to meet the Visa mandate requirements to reverse unused authorizations, and it benefits the customer by releasing the hold on unused credit card funds.

Required Fields for an Authorization Reversal

These fields are required in a request for an authorization reversal:

auth_request_id

Set this field to the request ID that was included in the authorization response message.

grand_total_amount

Either **grand_total_amount** or **offer0** and **amount** must be included in the request.

The amount of the reversal must be the same as the amount that was authorized:

- You can reverse an authorization only for its full amount.
- When you use a debit card or prepaid card and only a partial amount was approved, the amount of the reversal must be the amount that was authorized, not the amount that was requested.

ics_applications

Set this field to [ics_auth_reversal](#).

merchant_id

merchant_ref_number

Related information

[API Field Reference for the SCMP API](#)

Required Fields for a Void

The following fields are required in a request for a void:

ics_applications

Set this field to [ics_void](#).

merchant_id

merchant_ref_number

void_request_id

Set this field to the request ID that was included in the capture or credit response message.

Related information

[API Field Reference for the SCMP API](#)

Reversing an Authorization After a Void

To reverse an authorization after a void, you void a capture and then reverse an authorization.

If your processor supports multiple partial captures, you can request the void service multiple times, once for each capture.

1. Request the void service. Set the **ics_applications** field to [ics_void](#), and send the request to one of these endpoints:
 - Internet endpoint: <http://ics2.ic3.com>
 - Akamai endpoint: <http://ics2a.ic3.com>
2. Check the response message to make sure that the request was successful. A value of **1** for the **ics_rcode** field indicates success. For information about response flags, see [Response Flags for the SCMP API](#).
3. Request the authorization reversal service. Set the **ics_applications** field to [ics_auth_reversal](#), and send the request to one of these endpoints:
 - Internet endpoint: <http://ics2.ic3.com>
 - Akamai endpoint: <http://ics2a.ic3.com>
4. Check the response message to make sure that the request was successful. A value of **1** for the **ics_rcode** field indicates success. For information about response flags, see [Response Flags for the SCMP API](#).

Example: Void

Request

```
ics_applications=ics_void  
merchant_id=Napa Valley Vacations  
merchant_ref_number=482046C3A7E94F5BD1FE3C66C  
void_request_id=1019827520348290570293
```

Response

Most processors do not return all of the fields in this example.

```
auth_auth_amount=49.95  
auth_auth_avs=Y  
auth_auth_code=123456  
auth_auth_response=A  
auth_avs_raw=YYY  
auth_rcode=1  
auth_rflag=SOK  
auth_rmsg=Request was processed successfully.  
auth_trans_ref_no=ABCDE12345FGHIJ67890  
auth_payment_network_transaction_id=3312345  
auth_card_category=F^  
auth_card_group=0  
currency=USD  
ics_rcode=1  
ics_rflag=SOK  
ics_rmsg=Request was processed successfully.  
merchant_ref_number=482046C3A7E94F5BD1FE3C66C  
request_id=030578265000016790508
```

Example: Authorization Reversal

Request

```
auth_request_id=0305782650000167905080  
merchant_ref_number=482046C3A7E94F5BD1FE3C66C  
merchant_id=Napa Valley Vacations  
currency=USD  
offer0=amount:49.95
```

ics_applications=ics_auth_reversal

Response

```
request_id=1019827520348290570293
merchant_ref_number=482046C3A7E94F5BD1FE3C66C
ics_rcode=1
ics_rflag=SOK
ics_rmsg=Request was processed successfully.
auth_reversal_trans_ref_no=02850840187309570
auth_reversal_amount=49.95
auth_reversal_rcode=1
auth_reversal_rflag=SOK
auth_reversal_rmsg=Request was processed successfully.
currency=USD
```

Automatic ARAV

Normally, you must send an authorization reversal request after you void the associated capture. With automatic ARAV, Cybersource automatically reverses the authorization after you void the associated capture. To enable automatic ARAV, contact customer support to have your account configured for this feature.

Automatic Partial Authorization Reversals

Automatic partial authorization reversals are supported for credit cards.

Supported Card Types

Supported Card Types	
Processor	Card Types and Notes
Visa Platform Connect	Visa, Mastercard

Automatic Partial Authorization Reversals Overview

In addition to credit cards, automatic partial authorization reversals are supported for:

- Debit cards and prepaid cards.
- Quasi-cash.

If the capture amount is less than the authorization amount, Cybersource automatically performs a partial authorization reversal before it sends the capture request to the processor. The results of a successful partial authorization reversal are:

- The capture amount matches the new authorization amount at the payment card company.
- The hold on the unused credit card funds might be released. The issuing bank decides whether or not to release the hold on unused funds.

Not all issuers act on a request for a partial authorization reversal. Therefore, Cybersource cannot guarantee that the funds will be released.

Card Verification Numbers

Card verification numbers (CVNs) are a required feature for the authorization service.

Supported Card Types

Supported Card Types

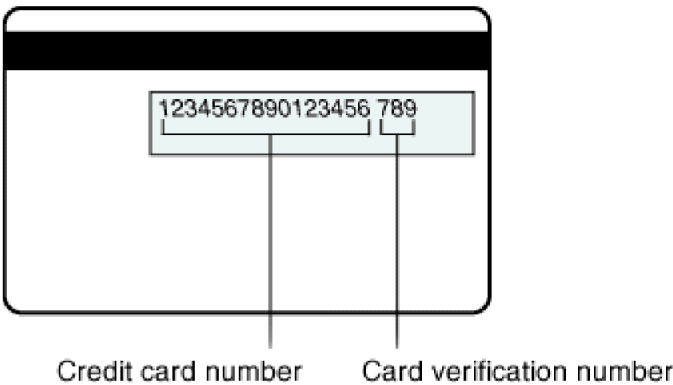
Processor	Supported Card Types
Visa Platform Connect	Visa, Mastercard, American Express, Diners Club, JCB, Discover, mada

CVN Locations and Terminology

Important: In Europe, Visa mandates that you must not include a CVN for mail-order transactions and must not record a CVN on any physical format such as a mail-order form.

The CVN, which is printed or embossed on the back of the card, can be sent with the request and verified to help reduce the risk of fraud.

Location of the Card Verification Number



Each payment card company has its own name for this value:

- American Express and Discover call it the *Card Identification Digits* (CID).
- Mastercard calls it the *Card Validation Code* (CVC2).
- UnionPay calls it the *Card Validation Number* (CVN2).

- Visa calls it the *Card Verification Value* (CVV2).

To use the CVN, include the **customer_cc_cv_number** field in the request. This number is never transferred during card swipes and should be known only by the cardholder.

CVN Results

The response message includes a raw response code and a mapped response code:

- The *raw response code* is the value returned by the processor. This value is returned in the **auth_cv_result_raw** field. Use this value only for debugging purposes; do not use it to determine the card verification response.
- The *mapped response code* is the pre-defined value that corresponds to the raw response code. This value is returned in the **auth_cv_result** field.

Even when the CVN does not match the expected value, the issuing bank might still authorize the transaction. You will receive a CVN decline, but you can still capture the transaction because it has been authorized by the bank. However, you must review the order to ensure that it is legitimate.

Settling authorizations that fail the CVN check might have an impact on the fees charged by your bank. Contact your bank for details about how card verification management might affect your discount rate.

When a CVN decline is received for the authorization in a sale request, the capture request is not processed unless you set the **ignore_bad_cv** field to [yes](#).

CVN Results for American Express

A value of [1](#) in the **auth_cv_result** field indicates that your account is not configured for CVN. Contact customer support to have your account enabled for this feature.

CVN Results for Discover

When the CVN does not match:

- Discover refuses the card and the request is declined.
- The response message does not include the **auth_cv_result** field, which indicates that the CVN failed.

CVN Results for Visa and Mastercard

A CVN code of **D** or **N** causes the request to be declined with a response flag value of **DCV**. You can still capture the transaction, but you must review the order to ensure that it is legitimate.

Cybersource, not the issuing bank, assigns the CVN decline to the authorization. You can capture any authorization that has a valid authorization code from the issuing bank, even when the request receives a CVN decline.

When the issuing bank does not authorize the transaction, and the CVN does not match, the request is declined because the card is refused. You cannot capture the transaction.

Required Field for an Authorization with a Card Verification Number

The following field is required in a request for an authorization that includes a card verification number:

customer_cc_cv_number

Related information

[API Field Reference for the SCMP API](#)

Required Fields for an Authorization

A request for an authorization requires these fields:

bill_address1

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_city

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_country

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_merchant_tax_id

Required for Mastercard transactions in Argentina, Chile, and Paraguay.

bill_state

Required when the billing country is the U.S. or Canada except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_zip

Required when the billing country is the U.S. or Canada except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

card_type

Required on Visa Platform Connect for all card types. On other processors, required for certain card types. You should send the card type even when it is optional for your processor. Omitting the card type can cause the transaction to be processed with the wrong card type.

currency

customer_cc_cv_number

customer_cc_expmo

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_cc_expyr

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_cc_number

customer_email

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_firstname

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_lastname

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

e_commerce_indicator

Required for requests that include payer authentication data. Otherwise, this field is optional.

grand_total_amount

Either **grand_total_amount** or **offer0** and **amount** must be included in the request.

ics_applications

Set this field to [ics_auth](#).

merchant_category_code

Required when the **merchant_category_code_domestic** field is included for a domestic transaction with Visa in Spain.

merchant_id**merchant_product_sku**

Required when the product code is not `default` or one of the values for shipping or handling. Otherwise, this field is optional.

merchant_ref_number**override_payment_details**

Required for combo card line-of-credit and prepaid-card transactions in Brazil.

override_payment_method

Required for combo card transactions in Brazil.

postdated_transaction_guarantee_amount

Required for post-dated transactions with Mastercard in Brazil.

postdated_transaction_guarantee_indicator

Required for post-dated transactions with Mastercard in Brazil.

postdated_transaction_settlement_date

Required for post-dated transactions with Mastercard in Brazil.

product_name

Required when the product code is not `default` or one of the values for shipping or handling. Otherwise, this field is optional.

quantity

Required when the product code is not `default` or one of the values for shipping or handling. Otherwise, this field is optional.

ship_to_address1

Required when any shipping address information is included in the request. Otherwise, this field is optional.

ship_to_city

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

ship_to_country

Required when any shipping address information is included in the request. Otherwise, this field is optional.

ship_to_state

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

ship_to_zip

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

transaction_local_date_time

Required in Argentina when the time zone is not included in your account. Otherwise, this field is optional.

transaction_mode

Required only for merchants in Saudi Arabia.

Related information

[API Field Reference for the SCMP API](#)

Optional Fields for an Authorization with a Card Verification Number

You can include the following optional fields in a request for card verification numbers:

customer_cc_cv_indicator

ignore_bad_cv

Related information

[API Field Reference for the SCMP API](#)

Authorizing a Payment with CVN

Do not include any of these services in the request:

- Full authorization reversal
- Credit
- Risk update
- Services for other payment methods

Follow these steps to authorize a payment:

1. Request the service. Set the **ics_applications** field to [ics_auth](#), and send the request to one of these endpoints:

- Internet endpoint:

<http://ics2.ic3.com>

- Akamai endpoint:

<http://ics2a.ic3.com>

2. Include the required fields in the request.
3. Include optional fields in the request as needed.
4. Check the response message to make sure that the request was successful. A value of **1** for the **ics_rcode** field indicates success. For information about response flags, see [Response Flags for the SCMP API](#).

Example: Authorization with CVN

Request

```
bill_address1=1295 Charleston Rd.  
bill_city=Mountain View  
bill_country=US  
bill_state=CA  
bill_zip=94043  
card_type=001  
card_type_selection_indicator=1 <!-- Required only for China UnionPay. -->  
card_usage=C <!-- Required only for China UnionPay. -->  
currency=USD  
customer_cc_expmo=12  
customer_cc_expyr=2015  
customer_cc_number=4111111111111111  
customer_cc_cv_number=999  
customer_email=jdoe@example.com  
customer_firstname=John  
customer_lastname=Doe  
customer_phone=650-965-6000  
ics_applications=ics_auth  
merchant_id=Napa Valley Vacations  
merchant_ref_number=482046C3A7E94F5BD1FE3C66C  
offer0=amount:49.95^quantity:1
```

Response

Most processors do not return all of the fields in this example.

```
auth_auth_amount=49.95
auth_auth_avs=Y
auth_auth_code=123456
auth_auth_response=A
auth_avs_raw=YYY
auth_rcode=1
auth_rflag=SOK
auth_rmsg=Request was processed successfully.
auth_trans_ref_no=ABCDE12345FGHIJ67890
auth_payment_network_transaction_id=3312345
auth_card_category=F^
auth_card_group=0
currency=USD
ics_rcode=1
ics_rflag=SOK
ics_rmsg=Request was processed successfully.
merchant_ref_number=482046C3A7E94F5BD1FE3C66C
request_id=030578265000016790508
```

Final Authorization Indicator

This feature supports a mandate from Mastercard. The purpose of the mandate is to ensure that a customer's funds are available when the order might not be fulfilled.

For an authorization with an amount greater than zero, Mastercard recommends that you indicate whether the authorization is a final authorization, a preauthorization, or an undefined authorization.

Supported Services

- Authorization
- Incremental authorization

Supported Card Types

The following table lists the card types supported for final authorization indicator.

Card Types Supported for Final Authorization Indicator

Payment Processor	Card Types
Visa Platform Connect	Mastercard, co-badged Mastercard and mada—you must identify the card type as Mastercard

Final Authorizations

These are the requirements and guidelines for a final authorization:

- Authorization amount is greater than zero.
- Authorization amount is the final amount that the customer agrees to pay.
- Authorization should not be cancelled after it is approved except when a system failure occurs.
- Authorization must be submitted for capture within seven calendar days of the authorization request.
- Capture amount and currency must be the same as the authorization amount and currency.
- Chargeback protection is in effect for seven days after the authorization.

Preauthorizations

These are the requirements and guidelines for a preauthorization:

- Authorization amount is greater than zero.
- Authorization amount can be an estimate when the final amount is unknown, which is typical for hotel, auto rental, e-commerce, and restaurant transactions.
- Authorization must be submitted for capture within 30 calendar days of the authorization request.
- When you do not capture the authorization, you must reverse it.

In the U.S., Canada, Latin America, and Asia Pacific, Mastercard charges an additional fee for a preauthorization that is not captured and not reversed.

In Europe, Russia, Middle East, and Africa, Mastercard charges fees for all preauthorizations.

- Chargeback protection is in effect for 30 days after the authorization.

Undefined Authorizations

An authorization is *undefined* when you set the default authorization type in your account to undefined and do not include the **auth_indicator** field in the authorization request. To set the default authorization type in your account, contact customer support.

Undefined authorizations are supported only in the U.S., Canada, Latin America, and Asia Pacific. They are not supported in Europe, Russia, Middle East, and Africa.

These are the requirements and guidelines for an undefined authorization:

- Authorization amount is greater than zero.
- Authorization amount can be different from the final transaction amount.
- Authorization should not be cancelled after it is approved except when a system failure occurs.
- Authorization must be submitted for capture within seven calendar days of the authorization request.
- When you do not capture the authorization, you must reverse it; otherwise, Mastercard charges an additional fee for the transaction.
- Chargeback protection is in effect for seven days after the authorization.

Unmarked Authorizations

An authorization is *unmarked* when the default authorization type is not set in your account and you do not include the **auth_indicator** field in the authorization request. To set the default authorization type in your account, contact customer support.

These are the requirements and guidelines for an unmarked authorization:

- A mark or indicator for the type of authorization in the request that is sent to the processor is not set.
- Authorization amount is greater than zero.
- Authorization amount can be different from the final transaction amount.
- Your acquirer processes an unmarked authorization as a final authorization, a preauthorization, or an undefined authorization. Contact your acquirer to learn how they process unmarked authorizations.

Required Field for a Final Authorization or Preauthorization

The following field is required in a request for a final authorization or preauthorization:

auth_indicator

Set this field to **0** for a preauthorization or **1** for a final authorization.

Related information

[API Field Reference for the SCMP API](#)

Required Fields for an Authorization

A request for an authorization requires these fields:

bill_address1

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_city

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_country

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_merchant_tax_id

Required for Mastercard transactions in Argentina, Chile, and Paraguay.

bill_state

Required when the billing country is the U.S. or Canada except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_zip

Required when the billing country is the U.S. or Canada except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

card_type

Required on Visa Platform Connect for all card types. On other processors, required for certain card types. You should send the card type even when it is optional for your processor. Omitting the card type can cause the transaction to be processed with the wrong card type.

currency

customer_cc_cv_number

customer_cc_expmo

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_cc_expyr

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_cc_number

customer_email

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_firstname

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_lastname

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

e_commerce_indicator

Required for requests that include payer authentication data. Otherwise, this field is optional.

grand_total_amount

Either **grand_total_amount** or **offer0** and **amount** must be included in the request.

ics_applications

Set this field to [ics_auth](#).

merchant_category_code

Required when the **merchant_category_code_domestic** field is included for a domestic transaction with Visa in Spain.

merchant_id

merchant_product_sku

Required when the product code is not [default](#) or one of the values for shipping or handling. Otherwise, this field is optional.

merchant_ref_number

override_payment_details

Required for combo card line-of-credit and prepaid-card transactions in Brazil.

override_payment_method

Required for combo card transactions in Brazil.

postdated_transaction_guarantee_amount

Required for post-dated transactions with Mastercard in Brazil.

postdated_transaction_guarantee_indicator

Required for post-dated transactions with Mastercard in Brazil.

postdated_transaction_settlement_date

Required for post-dated transactions with Mastercard in Brazil.

product_name

Required when the product code is not `default` or one of the values for shipping or handling. Otherwise, this field is optional.

quantity

Required when the product code is not `default` or one of the values for shipping or handling. Otherwise, this field is optional.

ship_to_address1

Required when any shipping address information is included in the request. Otherwise, this field is optional.

ship_to_city

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

ship_to_country

Required when any shipping address information is included in the request. Otherwise, this field is optional.

ship_to_state

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

ship_to_zip

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

transaction_local_date_time

Required in Argentina when the time zone is not included in your account. Otherwise, this field is optional.

transaction_mode

Required only for merchants in Saudi Arabia.

Related information

[API Field Reference for the SCMP API](#)

Performing a Final Authorization or Preauthorization

Do not include any of these services in the request:

- Full authorization reversal
- Credit
- Risk update
- Services for other payment methods

Follow these steps to authorize a payment:

1. Request the service. Set the **ics_applications** field to [ics_auth](#), and send the request to one of these endpoints:
 - Internet endpoint:
<http://ics2.ic3.com>
 - Akamai endpoint:
<http://ics2a.ic3.com>
2. Include the required fields in the request.
3. Include optional fields in the request as needed.
4. Check the response message to make sure that the request was successful. A value of **1** for the **ics_rcode** field indicates success. For information about response flags, see [Response Flags for the SCMP API](#).
5. The response field **auth_indicator** specifies the kind of authorization that was performed.

Merchant-Initiated Transactions and Credentials-on-File Transactions

For information about letting the Token Management Service (TMS) perform merchant-initiated transactions (MITs) for you, see <https://support.cybersource.com/s/article/Support-for-Merchant-Initiated-Transactions-and-Credential-on-File-for-Visa-Mastercard-and-Discover>.

Supported Service

- Authorization

Supported Card Types and Scenarios

The following table lists the card types and scenarios that are supported for MITs and COF transactions.

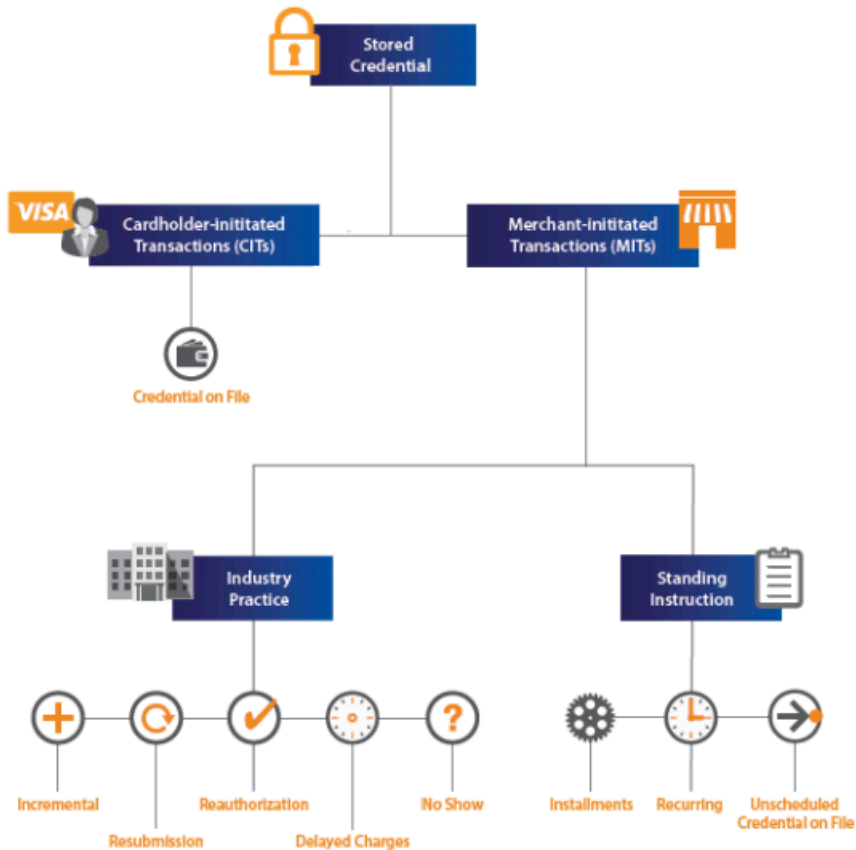
Supported Card Types and Scenarios

Processor	Card Types	Scenarios
Visa Platform Connect	American Express	CIT with COF
	Diners Club	All MIT scenarios
	Discover	American Express is supported only for these scenarios: • CIT with COF • Recurring payment • Unscheduled COF transaction Diners Club, Mastercard, and Visa are supported in India for standing-instruction MIT scenarios. Discover is supported only for industry-practice MITs.
	Mastercard	
	Visa	

Overview

The following figure illustrates the relationships between types of stored-credential transactions.

Stored Credentials, CITs, and MITs



Customer Credentials

Before you can perform a merchant-initiated transaction (MIT) or a customer-initiated transaction (CIT) with credentials on file (COF), you must obtain the customer's credentials.

Related information

[Single-Message Processing \(on page 45\)](#)

Requirement

The customer must be present for the initial transaction.

Required Fields for Obtaining Customer Credentials

These fields are required in an authorization request when obtaining customer credentials:

e_commerce_indicator

Set this field to [internet](#) or to a payer authentication value.

This description supersedes the description for this field in the list of fields that are required for an authorization.

grand_total_amount

Either **grand_total_amount** or **offer0** and **amount** must be included in the request. Set this field to the amount that is due. When no amount is due, set this field to zero. For details about zero amount authorizations, see the Zero Amount Authorizations section in the *[Credit Card Services Optional Features Supplement for the SCMP API](#)*.

This description supersedes the description for this field in the list of fields that are required for an authorization.

subsequent_auth_first

Set this field to [Y](#).

Related information

[API Field Reference for the SCMP API](#)

Required Fields for an Authorization

A request for an authorization requires these fields:

bill_address1

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_city

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_country

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_merchant_tax_id

Required for Mastercard transactions in Argentina, Chile, and Paraguay.

bill_state

Required when the billing country is the U.S. or Canada except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_zip

Required when the billing country is the U.S. or Canada except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

card_type

Required on Visa Platform Connect for all card types. On other processors, required for certain card types. You should send the card type even when it is optional for your processor. Omitting the card type can cause the transaction to be processed with the wrong card type.

currency

customer_cc_cv_number

customer_cc_expmo

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_cc_expyr

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_cc_number

customer_email

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_firstname

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_lastname

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

e_commerce_indicator

Required for requests that include payer authentication data. Otherwise, this field is optional.

grand_total_amount

Either **grand_total_amount** or **offer0** and **amount** must be included in the request.

ics_applications

Set this field to [ics_auth](#).

merchant_category_code

Required when the **merchant_category_code_domestic** field is included for a domestic transaction with Visa in Spain.

merchant_id

merchant_product_sku

Required when the product code is not [default](#) or one of the values for shipping or handling. Otherwise, this field is optional.

merchant_ref_number

override_payment_details

Required for combo card line-of-credit and prepaid-card transactions in Brazil.

override_payment_method

Required for combo card transactions in Brazil.

postdated_transaction_guarantee_amount

Required for post-dated transactions with Mastercard in Brazil.

postdated_transaction_guarantee_indicator

Required for post-dated transactions with Mastercard in Brazil.

postdated_transaction_settlement_date

Required for post-dated transactions with Mastercard in Brazil.

product_name

Required when the product code is not [default](#) or one of the values for shipping or handling. Otherwise, this field is optional.

quantity

Required when the product code is not [default](#) or one of the values for shipping or handling. Otherwise, this field is optional.

ship_to_address1

Required when any shipping address information is included in the request. Otherwise, this field is optional.

ship_to_city

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

ship_to_country

Required when any shipping address information is included in the request. Otherwise, this field is optional.

ship_to_state

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

ship_to_zip

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

transaction_local_date_time

Required in Argentina when the time zone is not included in your account. Otherwise, this field is optional.

transaction_mode

Required only for merchants in Saudi Arabia.

Related information

[API Field Reference for the SCMP API](#)

Obtaining Customer Credentials

To obtain a customer's credentials:

1. Obtain the customer's consent for storing the payment credentials, and disclose the reason for storing them.
2. Request the service. Set the **ics_applications** field to **ics_auth**, and send the request to one of these endpoints:

- Internet endpoint:

<http://ics2.ic3.com>

- Akamai endpoint:

<http://ics2a.ic3.com>

Optionally, you can request a full-financial transaction as described in [Single-Message Processing \(on page 45\)](#).

3. Include the required fields in the request.
4. Include optional fields in the request as needed.

5. Check the response message to make sure that the request was successful. A value of [1](#) for the **ics_rcode** field indicates success. For information about response flags, see [Response Flags for the SCMP API](#).
6. If the payment transaction or zero amount authorization fails, do not store the credentials, and do not use the credentials for subsequent COF transactions.
7. If the payment transaction or zero amount authorization succeeds, do not include the **subsequent_auth_first** field in a request for a subsequent authorization when the customer is not present because it might cause the issuer to decline the request. For e-commerce and payer authentication transactions, the issuer expects authentication data that indicates that the customer is present.
8. If the payment transaction or zero amount authorization succeeds, the response message includes the following fields:
 - **auth_card_reference_data**—save this field's value so you can use it for the **auth_card_reference_data** field in industry-practice merchant-initiated token transaction with Discover or Diners Club.
 - **auth_payment_network_transaction_id**—save this field's value so you can use it for the **payment_network_transaction_information** field in industry-practice merchant-initiated token transaction with Discover or Diners Club.

Cardholder-Initiated Transactions with Credentials on File

A *cardholder-initiated transaction* (CIT) is a transaction that uses payment information provided by the customer. A *credentials-on-file* (COF) CIT occurs when a customer orders an item online and instructs you to use the payment information that is saved in your system.

Required Field for Authorizing a Cardholder-Initiated Transaction with Credentials on File

The following field is required in an authorization request for a CIT with COF:

subsequent_auth_stored_credential

Set this field to [Y](#).

Related information

[API Field Reference for the SCMP API](#)

Required Fields for an Authorization

A request for an authorization requires these fields:

bill_address1

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_city

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_country

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_merchant_tax_id

Required for Mastercard transactions in Argentina, Chile, and Paraguay.

bill_state

Required when the billing country is the U.S. or Canada except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_zip

Required when the billing country is the U.S. or Canada except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

card_type

Required on Visa Platform Connect for all card types. On other processors, required for certain card types. You should send the card type even when it is optional for your processor. Omitting the card type can cause the transaction to be processed with the wrong card type.

currency

customer_cc_cv_number

customer_cc_expmo

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_cc_expyr

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_cc_number

customer_email

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_firstname

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_lastname

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

e_commerce_indicator

Required for requests that include payer authentication data. Otherwise, this field is optional.

grand_total_amount

Either **grand_total_amount** or **offer0** and **amount** must be included in the request.

ics_applications

Set this field to [ics_auth](#).

merchant_category_code

Required when the **merchant_category_code_domestic** field is included for a domestic transaction with Visa in Spain.

merchant_id

merchant_product_sku

Required when the product code is not [default](#) or one of the values for shipping or handling. Otherwise, this field is optional.

merchant_ref_number

override_payment_details

Required for combo card line-of-credit and prepaid-card transactions in Brazil.

override_payment_method

Required for combo card transactions in Brazil.

postdated_transaction_guarantee_amount

Required for post-dated transactions with Mastercard in Brazil.

postdated_transaction_guarantee_indicator

Required for post-dated transactions with Mastercard in Brazil.

postdated_transaction_settlement_date

Required for post-dated transactions with Mastercard in Brazil.

product_name

Required when the product code is not [default](#) or one of the values for shipping or handling. Otherwise, this field is optional.

quantity

Required when the product code is not [default](#) or one of the values for shipping or handling. Otherwise, this field is optional.

ship_to_address1

Required when any shipping address information is included in the request. Otherwise, this field is optional.

ship_to_city

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

ship_to_country

Required when any shipping address information is included in the request. Otherwise, this field is optional.

ship_to_state

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

ship_to_zip

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

transaction_local_date_time

Required in Argentina when the time zone is not included in your account. Otherwise, this field is optional.

transaction_mode

Required only for merchants in Saudi Arabia.

Related information

[API Field Reference for the SCMP API](#)

Optional Field for Authorizing a Cardholder-Initiated Transaction with Credentials on File

The following field is optional in an authorization request for a CIT with COF:

e_commerce_indicator

With the American Express card type, set this field to [internet](#).

Related information

[API Field Reference for the SCMP API](#)

Authorizing a Cardholder-Initiated Transaction with Credentials on File

Do not include any of these services in the request:

- Full authorization reversal
- Credit
- Risk update
- Services for other payment methods

Follow these steps to authorize a payment:

1. Request the service. Set the **ics_applications** field to [ics_auth](#), and send the request to one of these endpoints:
 - Internet endpoint:
<http://ics2.ic3.com>
 - Akamai endpoint:
<http://ics2a.ic3.com>
2. Include the required fields in the request.
3. Include optional fields in the request as needed.
4. Check the response message to make sure that the request was successful. A value of [1](#) for the **ics_rcode** field indicates success. For information about response flags, see [Response Flags for the SCMP API](#).

Merchant-Initiated Transactions

A *merchant-initiated transaction* is an authorization that you initiate when the customer is not present. A MIT uses payment information from a previous CIT but is conducted without the active participation of the customer.

You can use a PAN, network token, or Cybersource token in a request for a MIT.

There are two main types of MIT:

Industry Practice MIT

One-time follow-up to a CIT that could not be completed with one transaction. Not every industry practice MIT is performed with a stored credential. When you store the credential for a single transaction or a single purchase, it is not considered as a stored credential transaction.

Standing Instruction MIT

One transaction in a series of repeated transactions or a one-time, unscheduled transaction that uses COF payment information.

MIT Scenario: Delayed Charge

Type of MIT: Industry practice transaction

A *delayed charge* is associated with an agreement between you and the customer for services rendered. Delayed charges are typical for lodging transactions and auto rental transactions.

Supported Card Types

- Diners Club
- Discover
- Visa

Required Fields for Authorizing a MIT Delayed Charge

The following fields are required in an authorization request for a MIT delayed charge:

auth_card_reference_data

Required only for token transactions with Discover or Diners Club. Set this field to the **auth_card_reference_data** field that was in the response message when you obtained the customer's credentials.

payment_network_transaction_information

Required only for token transactions with Discover or Diners Club. Set this field to the **auth_payment_network_transaction_id** field that was in the response message when you obtained the customer's credentials.

subsequent_auth

Set this field to [Y](#).

subsequent_auth_reason

Set this field to [2](#).

subsequent_auth_transaction_id

Set this field to the network transaction identifier that was returned in the **auth_payment_network_transaction_id** field in the response message for the original authorization.

Related information

[API Field Reference for the SCMP API](#)

Required Fields for an Authorization

A request for an authorization requires these fields:

bill_address1

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_city

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_country

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_merchant_tax_id

Required for Mastercard transactions in Argentina, Chile, and Paraguay.

bill_state

Required when the billing country is the U.S. or Canada except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_zip

Required when the billing country is the U.S. or Canada except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

card_type

Required on Visa Platform Connect for all card types. On other processors, required for certain card types. You should send the card type even when it is optional for your processor. Omitting the card type can cause the transaction to be processed with the wrong card type.

currency

customer_cc_cv_number

customer_cc_expmo

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_cc_expyr

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_cc_number

customer_email

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_firstname

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_lastname

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

e_commerce_indicator

Required for requests that include payer authentication data. Otherwise, this field is optional.

grand_total_amount

Either **grand_total_amount** or **offer0** and **amount** must be included in the request.

ics_applications

Set this field to [ics_auth](#).

merchant_category_code

Required when the **merchant_category_code_domestic** field is included for a domestic transaction with Visa in Spain.

merchant_id

merchant_product_sku

Required when the product code is not [default](#) or one of the values for shipping or handling. Otherwise, this field is optional.

merchant_ref_number

override_payment_details

Required for combo card line-of-credit and prepaid-card transactions in Brazil.

override_payment_method

Required for combo card transactions in Brazil.

postdated_transaction_guarantee_amount

Required for post-dated transactions with Mastercard in Brazil.

postdated_transaction_guarantee_indicator

Required for post-dated transactions with Mastercard in Brazil.

postdated_transaction_settlement_date

Required for post-dated transactions with Mastercard in Brazil.

product_name

Required when the product code is not `default` or one of the values for shipping or handling. Otherwise, this field is optional.

quantity

Required when the product code is not `default` or one of the values for shipping or handling. Otherwise, this field is optional.

ship_to_address1

Required when any shipping address information is included in the request. Otherwise, this field is optional.

ship_to_city

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

ship_to_country

Required when any shipping address information is included in the request. Otherwise, this field is optional.

ship_to_state

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

ship_to_zip

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

transaction_local_date_time

Required in Argentina when the time zone is not included in your account. Otherwise, this field is optional.

transaction_mode

Required only for merchants in Saudi Arabia.

Related information

[API Field Reference for the SCMP API](#)

Optional Field for Authorizing a MIT Delayed Charge

The following field is optional in an authorization request for a MIT delayed charge:

subsequent_auth_stored_credential

If the payment information is COF information, set this field to **Y**.

Related information

[API Field Reference for the SCMP API](#)

Authorizing a MIT Delayed Charge

Do not include any of these services in the request:

- Full authorization reversal
- Credit
- Risk update
- Services for other payment methods

Follow these steps to authorize a payment:

1. Request the service. Set the **ics_applications** field to **ics_auth**, and send the request to one of these endpoints:
 - Internet endpoint:
<http://ics2.ic3.com>
 - Akamai endpoint:
<http://ics2a.ic3.com>
2. Include the required fields in the request.
3. Include optional fields in the request as needed.
4. Check the response message to make sure that the request was successful. A value of **1** for the **ics_rcode** field indicates success. For information about response flags, see [Response Flags for the SCMP API](#).

MIT Scenario: Incremental Authorization

Type of MIT: Industry practice transaction

The kind of incremental authorization described in this section is not the same as the incremental authorization service.

An *incremental authorization* is a continuation of a purchase when the originally approved amount is modified to accommodate additional services. Incremental authorizations are typical for lodging transactions and auto rental transactions.

Supported Card Types

- Diners Club
- Discover
- Visa

Required Fields for a MIT Incremental Authorization

The following fields are required in a request for a MIT incremental authorization:

auth_card_reference_data

Required only for token transactions with Discover or Diners Club. Set this field to the **auth_card_reference_data** field that was in the response message when you obtained the customer's credentials.

payment_network_transaction_information

Required only for token transactions with Discover or Diners Club. Set this field to the **auth_payment_network_transaction_id** field that was in the response message when you obtained the customer's credentials.

subsequent_auth

Set this field to [Y](#).

subsequent_auth_reason

Set this field to [5](#).

subsequent_auth_transaction_id

Set this field to the network transaction identifier that was returned in the **auth_payment_network_transaction_id** field in the response message for the original authorization.

Related information

[API Field Reference for the SCMP API](#)

Required Fields for an Authorization

A request for an authorization requires these fields:

bill_address1

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_city

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_country

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_merchant_tax_id

Required for Mastercard transactions in Argentina, Chile, and Paraguay.

bill_state

Required when the billing country is the U.S. or Canada except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_zip

Required when the billing country is the U.S. or Canada except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

card_type

Required on Visa Platform Connect for all card types. On other processors, required for certain card types. You should send the card type even when it is optional for your processor. Omitting the card type can cause the transaction to be processed with the wrong card type.

currency

customer_cc_cv_number

customer_cc_expmo

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_cc_expyr

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_cc_number

customer_email

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_firstname

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_lastname

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

e_commerce_indicator

Required for requests that include payer authentication data. Otherwise, this field is optional.

grand_total_amount

Either **grand_total_amount** or **offer0** and **amount** must be included in the request.

ics_applications

Set this field to [ics_auth](#).

merchant_category_code

Required when the **merchant_category_code_domestic** field is included for a domestic transaction with Visa in Spain.

merchant_id

merchant_product_sku

Required when the product code is not [default](#) or one of the values for shipping or handling. Otherwise, this field is optional.

merchant_ref_number

override_payment_details

Required for combo card line-of-credit and prepaid-card transactions in Brazil.

override_payment_method

Required for combo card transactions in Brazil.

postdated_transaction_guarantee_amount

Required for post-dated transactions with Mastercard in Brazil.

postdated_transaction_guarantee_indicator

Required for post-dated transactions with Mastercard in Brazil.

postdated_transaction_settlement_date

Required for post-dated transactions with Mastercard in Brazil.

product_name

Required when the product code is not [default](#) or one of the values for shipping or handling. Otherwise, this field is optional.

quantity

Required when the product code is not [default](#) or one of the values for shipping or handling. Otherwise, this field is optional.

ship_to_address1

Required when any shipping address information is included in the request. Otherwise, this field is optional.

ship_to_city

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

ship_to_country

Required when any shipping address information is included in the request. Otherwise, this field is optional.

ship_to_state

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

ship_to_zip

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

transaction_local_date_time

Required in Argentina when the time zone is not included in your account. Otherwise, this field is optional.

transaction_mode

Required only for merchants in Saudi Arabia.

Related information

[API Field Reference for the SCMP API](#)

Optional Field for a MIT Incremental Authorization

The following field is optional in a request for a MIT incremental authorization:

subsequent_auth_stored_credential

If the payment information is COF information, set this field to [Y](#).

Related information

[API Field Reference for the SCMP API](#)

Authorizing a MIT Incremental Authorization

Do not include any of these services in the request:

- Full authorization reversal
- Credit
- Risk update
- Services for other payment methods

Follow these steps to authorize a payment:

1. Request the service. Set the **ics_applications** field to `ics_auth`, and send the request to one of these endpoints:
 - Internet endpoint:
`http://ics2.ic3.com`
 - Akamai endpoint:
`http://ics2a.ic3.com`
2. Include the required fields in the request.
3. Include optional fields in the request as needed.
4. Check the response message to make sure that the request was successful. A value of `1` for the **ics_rcode** field indicates success. For information about response flags, see [Response Flags for the SCMP API](#).

MIT Scenario: Installment Payment

Type of MIT: Standing instruction

An *installment payment* is a COF transaction in a series of payments that you bill to a customer over a period of time agreed to by you and the customer for a single purchase of goods or services. The agreement enables you to charge a specific amount at specified intervals.

Supported Card Types

- Diners Club—supported only in India or with an India-issued card
- Mastercard—supported only in India or with an India-issued card
- Visa

Required Fields for Authorizing a MIT Installment Payment

The following fields are required in an authorization request for a MIT installment payment:

e_commerce_indicator

With Diners Club or Mastercard in India or with an India-issued card, this field is required for subsequent MIT installment payments when the **subsequent_auth** field is not included. For all other subsequent MIT installment payments, this field is required. Set this field to [install](#). Not required for the first MIT installment payment.

installment_amount

Required only with Diners Club and Mastercard in India or with an India-issued card. Required for the first MIT installment payment and subsequent MIT installment payments.

installment_frequency

Required only with Diners Club and Mastercard in India or with an India-issued card. Required only for the first MIT installment payment, not for subsequent MIT installment payments.

installment_identifier

Required for the first MIT installment payment and subsequent MIT installment payments:

- With Diners Club or Mastercard in India or with an India-issued card.
- With Visa in India.

installment_payment_type

Required only with Diners Club and Mastercard in India or with an India-issued card. Required for the first MIT installment payment and subsequent MIT installment payments.

installment_sequence

Required only with Diners Club and Mastercard in India or with an India-issued card. Required only for the first MIT installment payment, not for subsequent MIT installment payments.

installment_validation_indicator

Required only with Diners Club and Mastercard in India or with an India-issued card. Required for the first MIT installment payment and subsequent MIT installment payments.

subsequent_auth

With Diners Club or Mastercard in India or with an India-issued card, this field is required for subsequent MIT installment payments when the **e_commerce_indicator** field is not included. For all other subsequent MIT installment payments, this field is required. Set this field to [Y](#). Not required for the first MIT installment payment.

subsequent_auth_first

Required only for the first MIT installment payment, not for subsequent MIT installment payments. Set this field to [Y](#).

subsequent_auth_stored_credential

With Diners Club or Mastercard in India or with an India-issued card, this field is not supported. For all other subsequent MIT installment payments, this field is required. Set this field to [Y](#). Not required for the first MIT installment payment.

subsequent_auth_transaction_id

With Diners Club or Mastercard in India or with an India-issued card, this field is not supported. This field is required for all other subsequent MIT installment payments, not for the first MIT installment payment. Set this field to the network transaction identifier that was returned in the **auth_payment_network_transaction_id** field in the response message for the original authorization.

Related information

[API Field Reference for the SCMP API](#)

Required Fields for an Authorization

A request for an authorization requires these fields:

bill_address1

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_city

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_country

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_merchant_tax_id

Required for Mastercard transactions in Argentina, Chile, and Paraguay.

bill_state

Required when the billing country is the U.S. or Canada except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_zip

Required when the billing country is the U.S. or Canada except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

card_type

Required on Visa Platform Connect for all card types. On other processors, required for certain card types. You should send the card type even when it is optional for your processor. Omitting the card type can cause the transaction to be processed with the wrong card type.

currency

customer_cc_cv_number

customer_cc_expmo

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_cc_expyr

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_cc_number

customer_email

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_firstname

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_lastname

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

e_commerce_indicator

Required for requests that include payer authentication data. Otherwise, this field is optional.

grand_total_amount

Either **grand_total_amount** or **offer0** and **amount** must be included in the request.

ics_applications

Set this field to [ics_auth](#).

merchant_category_code

Required when the **merchant_category_code_domestic** field is included for a domestic transaction with Visa in Spain.

merchant_id

merchant_product_sku

Required when the product code is not [default](#) or one of the values for shipping or handling. Otherwise, this field is optional.

merchant_ref_number

override_payment_details

Required for combo card line-of-credit and prepaid-card transactions in Brazil.

override_payment_method

Required for combo card transactions in Brazil.

postdated_transaction_guarantee_amount

Required for post-dated transactions with Mastercard in Brazil.

postdated_transaction_guarantee_indicator

Required for post-dated transactions with Mastercard in Brazil.

postdated_transaction_settlement_date

Required for post-dated transactions with Mastercard in Brazil.

product_name

Required when the product code is not [default](#) or one of the values for shipping or handling. Otherwise, this field is optional.

quantity

Required when the product code is not [default](#) or one of the values for shipping or handling. Otherwise, this field is optional.

ship_to_address1

Required when any shipping address information is included in the request. Otherwise, this field is optional.

ship_to_city

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

ship_to_country

Required when any shipping address information is included in the request. Otherwise, this field is optional.

ship_to_state

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

ship_to_zip

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

transaction_local_date_time

Required in Argentina when the time zone is not included in your account. Otherwise, this field is optional.

transaction_mode

Required only for merchants in Saudi Arabia.

Related information

[API Field Reference for the SCMP API](#)

Charging MIT Installment Payments

To charge MIT installment payments, perform the following tasks:

1. Charge the first installment payment as a CIT. See [Authorizing the First Installment Payment as a CIT \(on page 119\)](#).
2. Charge each subsequent installment payment as a MIT. See [Authorizing a MIT Installment Payment \(on page 120\)](#).

Authorizing the First Installment Payment as a CIT

Do not include any of these services in the request:

- Full authorization reversal
- Credit
- Risk update
- Services for other payment methods

Follow these steps to authorize a payment:

1. Request the service. Set the **ics_applications** field to [ics_auth](#), and send the request to one of these endpoints:

- Internet endpoint:

<http://ics2.ic3.com>

- Akamai endpoint:

<http://ics2a.ic3.com>

2. Include the required fields in the request.

3. Include any additional fields that are required for a first installment payment as described in the "Installment Payments" section in the *Credit Card Services Optional Features Supplement for the SCMP API*.

4. Include optional fields in the request as needed.

5. Check the response message to make sure that the request was successful. A value of **1** for the **ics_rcode** field indicates success. For information about response flags, see [Response Flags for the SCMP API](#).

Authorizing a MIT Installment Payment

Do not include any of these services in the request:

- Full authorization reversal
- Credit
- Risk update
- Services for other payment methods

Follow these steps to authorize a payment:

1. Request the service. Set the **ics_applications** field to [ics_auth](#), and send the request to one of these endpoints:

- Internet endpoint:

<http://ics2.ic3.com>

- Akamai endpoint:

<http://ics2a.ic3.com>

2. Include the required fields in the request.

3. Include any additional fields that are required for a subsequent installment payment as described in the "Installment Payments" section in the [Credit Card Services Optional Features Supplement for the SCMP API](#).
4. Include optional fields in the request as needed.
5. Check the response message to make sure that the request was successful. A value of **1** for the **ics_rcode** field indicates success. For information about response flags, see [Response Flags for the SCMP API](#).
6. With Visa in India, include the **installment_identifier** field in subsequent follow-on requests for the installment payment, such as authorization reversals, captures, or credits.

MIT Scenario: No-Show Charge

Type of MIT: Industry practice transaction

A *no-show charge* occurs when you and a customer have an agreement for a purchase, but the customer does not meet the terms of the agreement. No-show charges are typically used in hotels and motels for a single-night stay.

Supported Card Types

- Diners Club
- Discover
- Visa

Required Fields for Authorizing a MIT No-Show Charge

The following fields are required in an authorization request for a MIT delayed charge:

auth_card_reference_data

Required only for token transactions with Discover or Diners Club. Set this field to the **auth_card_reference_data** field that was in the response message when you obtained the customer's credentials.

payment_network_transaction_information

Required only for token transactions with Discover or Diners Club. Set this field to the **auth_payment_network_transaction_id** field that was in the response message when you obtained the customer's credentials.

subsequent_auth

Set this field to **Y**.

subsequent_auth_reason

Set this field to 4.

subsequent_auth_transaction_id

Set this field to the network transaction identifier that was returned in the **auth_payment_network_transaction_id** field in the response message for the original authorization.

Related information

[API Field Reference for the SCMP API](#)

Required Fields for an Authorization

A request for an authorization requires these fields:

bill_address1

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_city

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_country

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_merchant_tax_id

Required for Mastercard transactions in Argentina, Chile, and Paraguay.

bill_state

Required when the billing country is the U.S. or Canada except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_zip

Required when the billing country is the U.S. or Canada except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

card_type

Required on Visa Platform Connect for all card types. On other processors, required for certain card types. You should send the card type even when it is optional for your processor. Omitting the card type can cause the transaction to be processed with the wrong card type.

currency

customer_cc_cv_number

customer_cc_expmo

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_cc_expyr

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_cc_number

customer_email

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_firstname

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_lastname

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

e_commerce_indicator

Required for requests that include payer authentication data. Otherwise, this field is optional.

grand_total_amount

Either **grand_total_amount** or **offer0** and **amount** must be included in the request.

ics_applications

Set this field to [ics_auth](#).

merchant_category_code

Required when the **merchant_category_code_domestic** field is included for a domestic transaction with Visa in Spain.

merchant_id

merchant_product_sku

Required when the product code is not [default](#) or one of the values for shipping or handling. Otherwise, this field is optional.

merchant_ref_number

override_payment_details

Required for combo card line-of-credit and prepaid-card transactions in Brazil.

override_payment_method

Required for combo card transactions in Brazil.

postdated_transaction_guarantee_amount

Required for post-dated transactions with Mastercard in Brazil.

postdated_transaction_guarantee_indicator

Required for post-dated transactions with Mastercard in Brazil.

postdated_transaction_settlement_date

Required for post-dated transactions with Mastercard in Brazil.

product_name

Required when the product code is not `default` or one of the values for shipping or handling. Otherwise, this field is optional.

quantity

Required when the product code is not `default` or one of the values for shipping or handling. Otherwise, this field is optional.

ship_to_address1

Required when any shipping address information is included in the request. Otherwise, this field is optional.

ship_to_city

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

ship_to_country

Required when any shipping address information is included in the request. Otherwise, this field is optional.

ship_to_state

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

ship_to_zip

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

transaction_local_date_time

Required in Argentina when the time zone is not included in your account. Otherwise, this field is optional.

transaction_mode

Required only for merchants in Saudi Arabia.

Related information

[API Field Reference for the SCMP API](#)

Optional Field for Authorizing a MIT No-Show Charge

The following field is optional in an authorization request for a MIT no-show charge:

subsequent_auth_stored_credential

If the payment information is COF information, set this field to **Y**.

Related information

[API Field Reference for the SCMP API](#)

Authorizing a MIT No-Show Charge

Do not include any of these services in the request:

- Full authorization reversal
- Credit
- Risk update
- Services for other payment methods

Follow these steps to authorize a payment:

1. Request the service. Set the **ics_applications** field to **ics_auth**, and send the request to one of these endpoints:
 - Internet endpoint:
<http://ics2.ic3.com>
 - Akamai endpoint:
<http://ics2a.ic3.com>
2. Include the required fields in the request.
3. Include optional fields in the request as needed.
4. Check the response message to make sure that the request was successful. A value of **1** for the **ics_rcode** field indicates success. For information about response flags, see [Response Flags for the SCMP API](#).

MIT Scenario: Reauthorization

Type of MIT: Industry practice transaction

You can reauthorize a payment when the completion of the original order extends beyond the authorization validity time limit set by the payment card company. Two common reauthorization scenarios are:

- Split or delayed shipment. A *split* or *delayed shipment* occurs when some of the goods that were ordered are not available for shipment at the time of purchase. When you ship goods after the authorization validity time limit set by the payment card company, you must request a separate authorization to ensure that customer funds are available.
- Extended stay for hotels, car rentals, and cruise lines. When a hotel stay, car rental, or cruise extends beyond the authorization validity time limit set by the payment card company, you must request a separate authorization to ensure that customer funds are available.

Related information

[Partial Authorizations \(on page 202\)](#)

Supported Card Types

- Diners Club
- Discover
- Visa

Required Fields for Reauthorizing a Payment

The following fields are required in a request for a MIT reauthorization:

auth_card_reference_data

Required only for token transactions with Discover or Diners Club. Set this field to the **auth_card_reference_data** field that was in the response message when you obtained the customer's credentials.

payment_network_transaction_information

Required only for token transactions with Discover or Diners Club. Set this field to the **auth_payment_network_transaction_id** field that was in the response message when you obtained the customer's credentials.

subsequent_auth

Set this field to [Y](#).

subsequent_auth_reason

Set this field to 3.

subsequent_auth_transaction_id

Set this field to the network transaction identifier that was returned in the **auth_payment_network_transaction_id** field in the response message for the original authorization.

Related information

[API Field Reference for the SCMP API](#)

Required Fields for an Authorization

A request for an authorization requires these fields:

bill_address1

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_city

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_country

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_merchant_tax_id

Required for Mastercard transactions in Argentina, Chile, and Paraguay.

bill_state

Required when the billing country is the U.S. or Canada except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_zip

Required when the billing country is the U.S. or Canada except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

card_type

Required on Visa Platform Connect for all card types. On other processors, required for certain card types. You should send the card type even when it is optional for your processor. Omitting the card type can cause the transaction to be processed with the wrong card type.

currency

customer_cc_cv_number

customer_cc_expmo

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_cc_expyr

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_cc_number

customer_email

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_firstname

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_lastname

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

e_commerce_indicator

Required for requests that include payer authentication data. Otherwise, this field is optional.

grand_total_amount

Either **grand_total_amount** or **offer0** and **amount** must be included in the request.

ics_applications

Set this field to [ics_auth](#).

merchant_category_code

Required when the **merchant_category_code_domestic** field is included for a domestic transaction with Visa in Spain.

merchant_id

merchant_product_sku

Required when the product code is not [default](#) or one of the values for shipping or handling. Otherwise, this field is optional.

merchant_ref_number

override_payment_details

Required for combo card line-of-credit and prepaid-card transactions in Brazil.

override_payment_method

Required for combo card transactions in Brazil.

postdated_transaction_guarantee_amount

Required for post-dated transactions with Mastercard in Brazil.

postdated_transaction_guarantee_indicator

Required for post-dated transactions with Mastercard in Brazil.

postdated_transaction_settlement_date

Required for post-dated transactions with Mastercard in Brazil.

product_name

Required when the product code is not `default` or one of the values for shipping or handling. Otherwise, this field is optional.

quantity

Required when the product code is not `default` or one of the values for shipping or handling. Otherwise, this field is optional.

ship_to_address1

Required when any shipping address information is included in the request. Otherwise, this field is optional.

ship_to_city

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

ship_to_country

Required when any shipping address information is included in the request. Otherwise, this field is optional.

ship_to_state

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

ship_to_zip

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

transaction_local_date_time

Required in Argentina when the time zone is not included in your account. Otherwise, this field is optional.

transaction_mode

Required only for merchants in Saudi Arabia.

Related information

[API Field Reference for the SCMP API](#)

Optional Field for Reauthorizing a Payment

The following field is optional in a request for a MIT reauthorization:

subsequent_auth_stored_credential

If the payment information is COF information, set this field to **Y**.

Related information

[API Field Reference for the SCMP API](#)

Reauthorizing a Charge

Do not include any of these services in the request:

- Full authorization reversal
- Credit
- Risk update
- Services for other payment methods

Follow these steps to authorize a payment:

1. Request the service. Set the **ics_applications** field to **ics_auth**, and send the request to one of these endpoints:
 - Internet endpoint:
<http://ics2.ic3.com>
 - Akamai endpoint:
<http://ics2a.ic3.com>
2. Include the required fields in the request.
3. When the reauthorization is for a partial authorization, make sure that you understand how a partial authorization works as described in [Partial Authorizations \(on page 202\)](#).

4. When the reauthorization is for a split shipment, make sure that you understand how a split shipment works as described in the "Split Shipments" section in the [Credit Card Services Optional Features Supplement for the SCMP API](#).
5. Include optional fields in the request as needed.
6. Check the response message to make sure that the request was successful. A value of **1** for the **ics_rcode** field indicates success. For information about response flags, see [Response Flags for the SCMP API](#).

MIT Scenario: Recurring Payment

Type of MIT: Standing instruction

A *recurring payment* is a COF transaction in a series of payments that you bill to a customer at fixed, regular intervals not to exceed one year between transactions. The series of recurring payments is the result of an agreement between you and the customer for the purchase of goods or services that are provided at regular intervals.

Supported Card Types

- American Express
- Diners Club—supported only in India or with an India-issued card
- Mastercard
- Visa

Required Fields for Authorizing a MIT Recurring Payment

The following fields are required in an authorization request for a MIT recurring payment:

agreement_id

Required for the first MIT recurring payment and subsequent MIT recurring payments if your business is located in Saudi Arabia.

e_commerce_indicator

For the first MIT recurring payment, this field is required only with the American Express card type. Set this field to [aesk](#) or [internet](#).

For subsequent MIT recurring payments:

- Required with Diners Club or Mastercard in India or with an India-issued card when the **subsequent_auth** field is not included. Set this field to [recurring](#).

- Optional with the American Express card type. Set this field to [aesk](#) or [internet](#).
- Required for all other subsequent MIT recurring payments. Set this field to [recurring](#).

installment_amount

Required only with Diners Club and Mastercard in India or with an India-issued card.
Required for the first MIT recurring payment and subsequent MIT recurring payments.

installment_frequency

Required only with Diners Club and Mastercard in India or with an India-issued card.
Required only for the first MIT recurring payment, not for subsequent MIT recurring payments.

installment_identifier

Required only with Diners Club or Mastercard in India or with an India-issued card for the first MIT recurring payment and subsequent MIT recurring payments.

installment_payment_type

Required only with Diners Club and Mastercard in India or with an India-issued card.
Required for the first MIT recurring payment and subsequent MIT recurring payments.

installment_sequence

Required only with Diners Club and Mastercard in India or with an India-issued card.
Required only for the first MIT recurring payment, not for subsequent MIT recurring payments.

installment_validation_indicator

Required only with Diners Club and Mastercard in India or with an India-issued card.
Required for the first MIT recurring payment and subsequent MIT recurring payments.

recurring_amount_type

Required only if your business is located in Saudi Arabia.

subsequent_auth

With Diners Club or Mastercard in India or with an India-issued card, this field is required for subsequent MIT recurring payments when the **e_commerce_indicator** field is not included. For all other subsequent MIT recurring payments, this field is required. Set this field to [Y](#). Not required for the first MIT recurring payment.

subsequent_auth_first

Required only for the first MIT recurring payment, not for subsequent MIT recurring payments. Set this field to [Y](#).

subsequent_auth_stored_credential

With Diners Club or Mastercard in India or with an India-issued card, this field is not supported. For all other subsequent MIT recurring payments, this field is required. Set this field to [Y](#). Not required for the first MIT recurring payment.

subsequent_auth_transaction_id

With Diners Club or Mastercard in India or with an India-issued card, this field is not supported. Required for all other subsequent MIT recurring payments with all card types except Mastercard. Optional for Mastercard. Not required for the first MIT recurring payment. Set this field to the network transaction identifier that was returned in the **auth_payment_network_transaction_id** field in the response message for the original authorization. For Discover, this is the original network reference ID (NRID).

Related information

[API Field Reference for the SCMP API](#)

Required Fields for an Authorization

A request for an authorization requires these fields:

bill_address1

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_city

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_country

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_merchant_tax_id

Required for Mastercard transactions in Argentina, Chile, and Paraguay.

bill_state

Required when the billing country is the U.S. or Canada except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_zip

Required when the billing country is the U.S. or Canada except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

card_type

Required on Visa Platform Connect for all card types. On other processors, required for certain card types. You should send the card type even when it is optional for your processor. Omitting the card type can cause the transaction to be processed with the wrong card type.

currency

customer_cc_cv_number

customer_cc_expmo

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_cc_expyr

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_cc_number

customer_email

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_firstname

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_lastname

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

e_commerce_indicator

Required for requests that include payer authentication data. Otherwise, this field is optional.

grand_total_amount

Either **grand_total_amount** or **offer0** and **amount** must be included in the request.

ics_applications

Set this field to [ics_auth](#).

merchant_category_code

Required when the **merchant_category_code_domestic** field is included for a domestic transaction with Visa in Spain.

merchant_id

merchant_product_sku

Required when the product code is not [default](#) or one of the values for shipping or handling. Otherwise, this field is optional.

merchant_ref_number

override_payment_details

Required for combo card line-of-credit and prepaid-card transactions in Brazil.

override_payment_method

Required for combo card transactions in Brazil.

postdated_transaction_guarantee_amount

Required for post-dated transactions with Mastercard in Brazil.

postdated_transaction_guarantee_indicator

Required for post-dated transactions with Mastercard in Brazil.

postdated_transaction_settlement_date

Required for post-dated transactions with Mastercard in Brazil.

product_name

Required when the product code is not `default` or one of the values for shipping or handling. Otherwise, this field is optional.

quantity

Required when the product code is not `default` or one of the values for shipping or handling. Otherwise, this field is optional.

ship_to_address1

Required when any shipping address information is included in the request. Otherwise, this field is optional.

ship_to_city

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

ship_to_country

Required when any shipping address information is included in the request. Otherwise, this field is optional.

ship_to_state

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

ship_to_zip

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

transaction_local_date_time

Required in Argentina when the time zone is not included in your account. Otherwise, this field is optional.

transaction_mode

Required only for merchants in Saudi Arabia.

Related information

[API Field Reference for the SCMP API](#)

Charging MIT Recurring Payments

To charge MIT recurring payments, perform the following tasks:

1. Charge the first recurring payment as a CIT. See [Authorizing the First Recurring Payment as a CIT \(on page 139\)](#).
2. Charge each subsequent recurring payment as a MIT. See [Authorizing a MIT Recurring Payment \(on page 140\)](#).

Authorizing the First Recurring Payment as a CIT

Do not include any of these services in the request:

- Full authorization reversal
- Credit
- Risk update
- Services for other payment methods

Follow these steps to authorize a payment:

1. Request the service. Set the **ics_applications** field to `ics_auth`, and send the request to one of these endpoints:
 - Internet endpoint:
`http://ics2.ic3.com`
 - Akamai endpoint:
`http://ics2a.ic3.com`
2. Include the required fields in the request.
3. Include any additional fields that are required for a first recurring payment as described in the "Recurring Payments" section in the [Credit Card Services Optional Features Supplement for the SCMP API](#).
4. Include optional fields in the request as needed.

5. Check the response message to make sure that the request was successful. A value of **1** for the **ics_rcode** field indicates success. For information about response flags, see [Response Flags for the SCMP API](#).

Authorizing a MIT Recurring Payment

Do not include any of these services in the request:

- Full authorization reversal
- Credit
- Risk update
- Services for other payment methods

Follow these steps to authorize a payment:

1. Request the service. Set the **ics_applications** field to **ics_auth**, and send the request to one of these endpoints:
 - Internet endpoint:
<http://ics2.ic3.com>
 - Akamai endpoint:
<http://ics2a.ic3.com>
2. Include the required fields in the request.
3. Include any additional fields that are required for a subsequent recurring payment as described in the "Recurring Payments" section in the [Credit Card Services Optional Features Supplement for the SCMP API](#).
4. Include optional fields in the request as needed.
5. Check the response message to make sure that the request was successful. A value of **1** for the **ics_rcode** field indicates success. For information about response flags, see [Response Flags for the SCMP API](#).

MIT Scenario: Resubmission

Type of MIT: Industry practice transaction

A *resubmission* occurs when you cannot obtain an authorization for a customer-initiated purchase. A resubmission is valid only when the original authorization was declined for insufficient funds and only when the goods or services were already delivered to the customer.

Supported Card Types

- Diners Club
- Discover
- Visa

Required Fields for Authorizing a MIT Resubmission

The following fields are required in a request for a MIT resubmission:

auth_card_reference_data

Required only for token transactions with Discover or Diners Club. Set this field to the **auth_card_reference_data** field that was in the response message when you obtained the customer's credentials.

payment_network_transaction_information

Required only for token transactions with Discover or Diners Club. Set this field to the **auth_payment_network_transaction_id** field that was in the response message when you obtained the customer's credentials.

subsequent_auth

Set this field to [Y](#).

subsequent_auth_reason

Set this field to [1](#).

subsequent_auth_transaction_id

Set this field to the network transaction identifier that was returned in the **auth_payment_network_transaction_id** field in the response message for the original authorization.

Related information

[API Field Reference for the SCMP API](#)

Required Fields for an Authorization

A request for an authorization requires these fields:

bill_address1

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_city

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_country

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_merchant_tax_id

Required for Mastercard transactions in Argentina, Chile, and Paraguay.

bill_state

Required when the billing country is the U.S. or Canada except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_zip

Required when the billing country is the U.S. or Canada except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

card_type

Required on Visa Platform Connect for all card types. On other processors, required for certain card types. You should send the card type even when it is optional for your processor. Omitting the card type can cause the transaction to be processed with the wrong card type.

currency

customer_cc_cv_number

customer_cc_expmo

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_cc_expyr

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_cc_number

customer_email

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_firstname

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_lastname

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

e_commerce_indicator

Required for requests that include payer authentication data. Otherwise, this field is optional.

grand_total_amount

Either **grand_total_amount** or **offer0** and **amount** must be included in the request.

ics_applications

Set this field to [ics_auth](#).

merchant_category_code

Required when the **merchant_category_code_domestic** field is included for a domestic transaction with Visa in Spain.

merchant_id

merchant_product_sku

Required when the product code is not [default](#) or one of the values for shipping or handling. Otherwise, this field is optional.

merchant_ref_number

override_payment_details

Required for combo card line-of-credit and prepaid-card transactions in Brazil.

override_payment_method

Required for combo card transactions in Brazil.

postdated_transaction_guarantee_amount

Required for post-dated transactions with Mastercard in Brazil.

postdated_transaction_guarantee_indicator

Required for post-dated transactions with Mastercard in Brazil.

postdated_transaction_settlement_date

Required for post-dated transactions with Mastercard in Brazil.

product_name

Required when the product code is not [default](#) or one of the values for shipping or handling. Otherwise, this field is optional.

quantity

Required when the product code is not [default](#) or one of the values for shipping or handling. Otherwise, this field is optional.

ship_to_address1

Required when any shipping address information is included in the request. Otherwise, this field is optional.

ship_to_city

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

ship_to_country

Required when any shipping address information is included in the request. Otherwise, this field is optional.

ship_to_state

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

ship_to_zip

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

transaction_local_date_time

Required in Argentina when the time zone is not included in your account. Otherwise, this field is optional.

transaction_mode

Required only for merchants in Saudi Arabia.

Related information

[API Field Reference for the SCMP API](#)

Optional Field for Authorizing a MIT Resubmission

The following field is optional in a request for a MIT resubmission:

subsequent_auth_stored_credential

If the payment information is COF information, set this field to [Y](#).

Related information

[API Field Reference for the SCMP API](#)

Authorizing a MIT Resubmission

Do not include any of these services in the request:

- Full authorization reversal
- Credit
- Risk update
- Services for other payment methods

Follow these steps to authorize a payment:

1. Request the service. Set the **ics_applications** field to `ics_auth`, and send the request to one of these endpoints:
 - Internet endpoint:
`http://ics2.ic3.com`
 - Akamai endpoint:
`http://ics2a.ic3.com`
2. Include the required fields in the request.
3. Include optional fields in the request as needed.
4. Check the response message to make sure that the request was successful. A value of `1` for the **ics_rcode** field indicates success. For information about response flags, see [Response Flags for the SCMP API](#).

MIT Scenario: Unscheduled COF Transaction

Type of MIT: Standing instruction

An *unscheduled COF transaction* uses stored payment information for a fixed or variable amount that does not occur regularly. An account top-up is one kind of unscheduled COF.

Supported Card Types

- American Express
- Diners Club—supported only in India or with an India-issued card
- Mastercard

- Visa

Required Fields for Authorizing an Unscheduled COF Transaction

The following fields are required in an authorization request for a MIT unscheduled COF transaction:

agreement_id

Required for the first MIT unscheduled COF transaction and subsequent MIT unscheduled COF transactions if your business is located in Saudi Arabia.

e_commerce_indicator

For the first MIT unscheduled COF transaction, this field is required. Set this field to [internet](#).

For subsequent MIT unscheduled COF transactions:

- Required with Diners Club or Mastercard in India or with an India-issued card when the **subsequent_auth** field is not included. Set this field to [recurring](#).
- Optional for all other subsequent MIT unscheduled COF transactions. Set this field to [recurring](#).

installment_amount

Required only with Diners Club and Mastercard in India or with an India-issued card. Required for the first MIT unscheduled COF transaction and subsequent MIT unscheduled COF transactions.

installment_frequency

Required only with Diners Club and Mastercard in India or with an India-issued card. Required only for the first MIT unscheduled COF transaction, not for subsequent MIT unscheduled COF transactions.

installment_identifier

Required only with Diners Club or Mastercard in India or with an India-issued card for the first MIT unscheduled COF transaction and subsequent MIT unscheduled COF transactions.

installment_payment_type

Required only with Diners Club and Mastercard in India or with an India-issued card. Required for the first MIT unscheduled COF transaction and subsequent MIT unscheduled COF transactions.

installment_sequence

Required only with Diners Club and Mastercard in India or with an India-issued card. Required only for the first MIT unscheduled COF transaction, not for subsequent MIT unscheduled COF transactions.

installment_validation_indicator

Required only with Diners Club and Mastercard in India or with an India-issued card. Required for the first MIT unscheduled COF transaction and subsequent MIT unscheduled COF transactions.

subsequent_auth

With Diners Club or Mastercard in India or with an India-issued card, this field is required for subsequent MIT unscheduled COF transactions when the **e_commerce_indicator** field is not included. For all other subsequent MIT unscheduled COF transactions, this field is required. Set this field to [Y](#). Not required for the first MIT unscheduled COF transaction.

subsequent_auth_first

Required only for the first MIT unscheduled COF transaction, not for subsequent MIT unscheduled COF transactions. Set this field to [Y](#).

subsequent_auth_stored_credential

With Diners Club or Mastercard in India or with an India-issued card, this field is not supported. For all other subsequent MIT unscheduled COF transactions, this field is required. Set this field to [Y](#). Not required for the first MIT unscheduled COF transaction.

subsequent_auth_transaction_id

With Diners Club or Mastercard in India or with an India-issued card, this field is not supported. Required for all other subsequent MIT unscheduled COF transactions. Not required for the first MIT unscheduled COF transaction. Set this field to the network transaction identifier that was returned in the **auth_payment_network_transaction_id** field in the response message for the original authorization. For Discover, this is the original network reference ID (NRID).

Related information

[API Field Reference for the SCMP API](#)

Required Fields for an Authorization

A request for an authorization requires these fields:

bill_address1

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_city

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_country

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_merchant_tax_id

Required for Mastercard transactions in Argentina, Chile, and Paraguay.

bill_state

Required when the billing country is the U.S. or Canada except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_zip

Required when the billing country is the U.S. or Canada except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

card_type

Required on Visa Platform Connect for all card types. On other processors, required for certain card types. You should send the card type even when it is optional for your processor. Omitting the card type can cause the transaction to be processed with the wrong card type.

currency

customer_cc_cv_number

customer_cc_expmo

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_cc_expyr

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_cc_number

customer_email

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_firstname

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_lastname

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

e_commerce_indicator

Required for requests that include payer authentication data. Otherwise, this field is optional.

grand_total_amount

Either **grand_total_amount** or **offer0** and **amount** must be included in the request.

ics_applications

Set this field to [ics_auth](#).

merchant_category_code

Required when the **merchant_category_code_domestic** field is included for a domestic transaction with Visa in Spain.

merchant_id

merchant_product_sku

Required when the product code is not [default](#) or one of the values for shipping or handling. Otherwise, this field is optional.

merchant_ref_number

override_payment_details

Required for combo card line-of-credit and prepaid-card transactions in Brazil.

override_payment_method

Required for combo card transactions in Brazil.

postdated_transaction_guarantee_amount

Required for post-dated transactions with Mastercard in Brazil.

postdated_transaction_guarantee_indicator

Required for post-dated transactions with Mastercard in Brazil.

postdated_transaction_settlement_date

Required for post-dated transactions with Mastercard in Brazil.

product_name

Required when the product code is not [default](#) or one of the values for shipping or handling. Otherwise, this field is optional.

quantity

Required when the product code is not [default](#) or one of the values for shipping or handling. Otherwise, this field is optional.

ship_to_address1

Required when any shipping address information is included in the request. Otherwise, this field is optional.

ship_to_city

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

ship_to_country

Required when any shipping address information is included in the request. Otherwise, this field is optional.

ship_to_state

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

ship_to_zip

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

transaction_local_date_time

Required in Argentina when the time zone is not included in your account. Otherwise, this field is optional.

transaction_mode

Required only for merchants in Saudi Arabia.

Related information

[API Field Reference for the SCMP API](#)

Charging MIT Unscheduled COF Payments

To charge MIT unscheduled COF payments, perform the following tasks:

1. Charge the first unscheduled COF payment as a CIT. See [Authorizing the First Unscheduled COF Payment as a CIT \(on page 152\)](#).
2. Charge each subsequent unscheduled COF payment as a MIT. See [Authorizing a MIT Unscheduled COF Payment \(on page 153\)](#).

Authorizing the First Unscheduled COF Payment as a CIT

Do not include any of these services in the request:

- Full authorization reversal
- Credit
- Risk update
- Services for other payment methods

Follow these steps to authorize a payment:

1. Request the service. Set the **ics_applications** field to [ics_auth](#), and send the request to one of these endpoints:

- Internet endpoint:

<http://ics2.ic3.com>

- Akamai endpoint:

<http://ics2a.ic3.com>

2. Include the required fields in the request.

3. Include optional fields in the request as needed.

4. Check the response message to make sure that the request was successful. A value of **1** for the **ics_rcode** field indicates success. For information about response flags, see [Response Flags for the SCMP API](#).

Authorizing a MIT Unscheduled COF Payment

Do not include any of these services in the request:

- Full authorization reversal
- Credit
- Risk update
- Services for other payment methods

Follow these steps to authorize a payment:

1. Request the service. Set the **ics_applications** field to [ics_auth](#), and send the request to one of these endpoints:

- Internet endpoint:

<http://ics2.ic3.com>

- Akamai endpoint:

<http://ics2a.ic3.com>

2. Include the required fields in the request.

3. Include optional fields in the request as needed.

4. Check the response message to make sure that the request was successful. A value of [1](#) for the **ics_rcode** field indicates success. For information about response flags, see [Response Flags for the SCMP API](#).

Standard AVS

This section provides information about the standard Address Verification System (AVS), which is supported for cards that are issued in the U.K., the U.S., and Canada.

Processing AVS Codes

When a processor supports AVS for a transaction’s card type, the issuing bank uses AVS to confirm that the customer has provided the correct billing address. When a customer provides incorrect information, the transaction might be fraudulent.

AVS occurs automatically with every authorization request. The authorization response includes the **auth_auth_avs** field, which contains the AVS code from the issuing bank. The code indicates whether AVS matched the address and whether the address match was partial or complete.

When AVS cannot verify the address, but the authorization is otherwise valid, you might receive an AVS decline. You can capture authorizations that receive an AVS decline. However, you must review these orders to ensure that they are legitimate. Settling authorizations that fail the AVS check might affect the fees charged by your bank. Contact your bank for details about how AVS management might affect your discount rate.

The **auth_avs_raw** field is the raw AVS code sent directly from the processor. Do not use this value to handle the AVS response. Use the value only for debugging purposes.

Controlling AVS Results

By default, only the AVS code **N** results in an AVS decline. You can change this behavior by including the **decline_avs_flags** field in the request.

Supported Card Types

The following table lists the card types for which standard AVS results are returned.

Card Types That Are Supported for Standard AVS

Processor	Payment Card Types
Visa Platform Connect	Visa, Mastercard, American Express, Diners Club, JCB, Discover, mada  Important: When you populate billing street address 1 and billing street address 2, Visa Platform ConnectGPX concatenates the two values. If the concatenated value exceeds 40

Card Types That Are Supported for Standard AVS (continued)

Processor	Payment Card Types
	characters, Visa Platform ConnectGPX truncates the value at 40 characters before sending it to Visa and the issuing bank. Truncating this value affects AVS results and therefore might also affect risk decisions and chargebacks.

No Required Fields for Standard AVS

You are not required to include any specific fields in a request for standard AVS.

Required Fields for an Authorization

A request for an authorization requires these fields:

bill_address1

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_city

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_country

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_merchant_tax_id

Required for Mastercard transactions in Argentina, Chile, and Paraguay.

bill_state

Required when the billing country is the U.S. or Canada except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_zip

Required when the billing country is the U.S. or Canada except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

card_type

Required on Visa Platform Connect for all card types. On other processors, required for certain card types. You should send the card type even when it is optional for your processor. Omitting the card type can cause the transaction to be processed with the wrong card type.

currency

customer_cc_cv_number

customer_cc_expmo

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_cc_expyr

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_cc_number

customer_email

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_firstname

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_lastname

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

e_commerce_indicator

Required for requests that include payer authentication data. Otherwise, this field is optional.

grand_total_amount

Either **grand_total_amount** or **offer0** and **amount** must be included in the request.

ics_applications

Set this field to [ics_auth](#).

merchant_category_code

Required when the **merchant_category_code_domestic** field is included for a domestic transaction with Visa in Spain.

merchant_id

merchant_product_sku

Required when the product code is not [default](#) or one of the values for shipping or handling. Otherwise, this field is optional.

merchant_ref_number**override_payment_details**

Required for combo card line-of-credit and prepaid-card transactions in Brazil.

override_payment_method

Required for combo card transactions in Brazil.

postdated_transaction_guarantee_amount

Required for post-dated transactions with Mastercard in Brazil.

postdated_transaction_guarantee_indicator

Required for post-dated transactions with Mastercard in Brazil.

postdated_transaction_settlement_date

Required for post-dated transactions with Mastercard in Brazil.

product_name

Required when the product code is not `default` or one of the values for shipping or handling. Otherwise, this field is optional.

quantity

Required when the product code is not `default` or one of the values for shipping or handling. Otherwise, this field is optional.

ship_to_address1

Required when any shipping address information is included in the request. Otherwise, this field is optional.

ship_to_city

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

ship_to_country

Required when any shipping address information is included in the request. Otherwise, this field is optional.

ship_to_state

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

ship_to_zip

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

transaction_local_date_time

Required in Argentina when the time zone is not included in your account. Otherwise, this field is optional.

transaction_mode

Required only for merchants in Saudi Arabia.

Related information

[API Field Reference for the SCMP API](#)

Optional Fields for Standard AVS

You can include the following optional fields in a request for standard AVS:

decline_avs_flags

Use a comma to separate the values in the list.

 **Important:** When you use **decline_avs_flags**, you must include the value **N** in the list if you want to receive declines for AVS code N.

ignore_avs

When a request includes the **ignore_avs** field set to **yes**, you receive no AVS declines, even when you use the **decline_avs_flags** field.

Related information

[API Field Reference for the SCMP API](#)

Example: Authorization with AVS

Request

```
ics_applications=ics_auth
merchant_id=okgo
merchant_ref_number=1234567890
customer_firstname=Adriana
customer_lastname=Tavares da Silva
customer_phone=+552121114700
customer_email=asilva@example.com
bill_address1=Rua da Quitanda 187
bill_building_number=187
bill_city=Rio de Janeiro
bill_zip=20091-005
bill_country=BR
offer0=amount:49.95^quantity:1
currency=BRL
card_type=052
```

```
card_type_selection_indicator=1 <!-- Required only for China UnionPay. -->
card_usage=C <!-- Required only for China UnionPay. -->
customer_cc_number=5432543254325432
customer_cc_expmo=12
customer_cc_expyr=2015
customer_cc_cv_number=999 <!-- Required only for Visa Platform Connect. -->
```

Response

Most processors do not return all of the fields in this example.

```
ics_rcode=1
ics_rflag=SOK
ics_rmsg=Request was processed successfully.
request_id=12345678901234567890
merchant_ref_number=1234567
currency=BRL
auth_rcode=1
auth_rflag=SOK
auth_rmsg=Request was processed successfully.
auth_auth_amount=49.95
auth_auth_code=123456
auth_auth_avs=V
auth_trans_ref_no=19119123456
```

Strong Customer Authentication

Strong customer authentication (SCA) increases the security of online payments.

Supported Service

- Authorization

Supported Card Types

The following table lists the card types that are supported for strong customer authentication.

Supported Card Types

Payment Processor	Supported Card Types
Visa Platform Connect	American Express, Mastercard, Visa

Overview

Strong customer authentication (SCA) increases the security of online payments. SCA is required for an online payment when the issuer and acquirer are in the European Economic Area, the U.K., or Gibraltar. To meet SCA requirements, perform payer authentication.

SCA Exemptions

An SCA exemption enables you to bypass SCA requirements. SCA exemptions enable you to balance fraud reduction with a convenient payment experience for the customer. For some transactions, you must obtain approval from your acquirer before using a particular SCA exemption, especially when the acquirer is involved in the calculation of risk. You can request only one SCA exemption for a transaction.

 **Important:** If you send more than one exemption at a time, your request will be declined.

Authentication outage

When payer authentication is not available, SCA is not required. To request this exemption, set the **authentication_outage_exemption_indicator** field to [1](#).

Delegated authentication

An issuer can delegate authority for authenticating a customer to a third party such as an acquirer, wallet provider, or payment technology provider (PTP). When a customer is authenticated by a third party, SCA is not required. To request this exemption, set the **delegated_authentication_exemption_indicator** field to [1](#).

Low value

A transaction amount that is less than 30 EUR is low value. When a transaction has a low-value amount, SCA is not required. When you submit multiple low-value authorization requests for one customer, SCA is required for every five transactions. To request this exemption, set the **low_value_exemption_indicator** field to [1](#).

Risk analysis

A transaction has a low risk of fraud when the average fraud level for the payment card is low. When a transaction has a low risk of fraud, SCA is not required. To request this exemption, set the **risk_analysis_exemption_indicator** field to [1](#).

Secure corporate payment

A secure corporate payment is a transaction that is initiated in a secure corporate environment using a corporate payment card. When a transaction is a secure corporate payment, SCA is not required. To request this exemption, set the **secure_corporate_payment_indicator** field to [1](#).

Trusted merchant

A customer can provide the issuer with a list of trusted merchants through the Visa Trusted Listing program. When a trusted merchant requests a transaction, SCA is not required. To request this exemption, set the **trusted_merchant_exemption_indicator** field to [1](#).

Required Fields for an Authorization with an SCA Exemption

The following fields are required in an authorization request for an SCA exemption:

authentication_outage_exemption_indicator

Set this field to [1](#) to request an SCA exemption for an authentication outage.

delegated_authentication_exemption_indicator

Set this field to [1](#) to request an SCA exemption for delegated authentication.

low_value_exemption_indicator

Set this field to [1](#) to request an SCA exemption for a low value.

risk_analysis_exemption_indicator

Set this field to [1](#) to request an SCA exemption for risk analysis.

secure_corporate_payment_indicator

Set this field to [1](#) to request an SCA exemption for a secure corporate payment.

trusted_merchant_exemption_indicator

Set this field to [1](#) to request an SCA exemption for being a trusted merchant.

Related information

[API Field Reference for the SCMP API](#)

Required Fields for an Authorization

A request for an authorization requires these fields:

bill_address1

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_city

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_country

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_merchant_tax_id

Required for Mastercard transactions in Argentina, Chile, and Paraguay.

bill_state

Required when the billing country is the U.S. or Canada except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_zip

Required when the billing country is the U.S. or Canada except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

card_type

Required on Visa Platform Connect for all card types. On other processors, required for certain card types. You should send the card type even when it is optional for your processor. Omitting the card type can cause the transaction to be processed with the wrong card type.

currency

customer_cc_cv_number

customer_cc_expmo

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_cc_expyr

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_cc_number

customer_email

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_firstname

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_lastname

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

e_commerce_indicator

Required for requests that include payer authentication data. Otherwise, this field is optional.

grand_total_amount

Either **grand_total_amount** or **offer0** and **amount** must be included in the request.

ics_applications

Set this field to [ics_auth](#).

merchant_category_code

Required when the **merchant_category_code_domestic** field is included for a domestic transaction with Visa in Spain.

merchant_id

merchant_product_sku

Required when the product code is not [default](#) or one of the values for shipping or handling. Otherwise, this field is optional.

merchant_ref_number

override_payment_details

Required for combo card line-of-credit and prepaid-card transactions in Brazil.

override_payment_method

Required for combo card transactions in Brazil.

postdated_transaction_guarantee_amount

Required for post-dated transactions with Mastercard in Brazil.

postdated_transaction_guarantee_indicator

Required for post-dated transactions with Mastercard in Brazil.

postdated_transaction_settlement_date

Required for post-dated transactions with Mastercard in Brazil.

product_name

Required when the product code is not [default](#) or one of the values for shipping or handling. Otherwise, this field is optional.

quantity

Required when the product code is not [default](#) or one of the values for shipping or handling. Otherwise, this field is optional.

ship_to_address1

Required when any shipping address information is included in the request. Otherwise, this field is optional.

ship_to_city

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

ship_to_country

Required when any shipping address information is included in the request. Otherwise, this field is optional.

ship_to_state

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

ship_to_zip

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

transaction_local_date_time

Required in Argentina when the time zone is not included in your account. Otherwise, this field is optional.

transaction_mode

Required only for merchants in Saudi Arabia.

Related information

[API Field Reference for the SCMP API](#)

Authorizing a Payment with an SCA Exemption

Do not include any of these services in the request:

- Full authorization reversal
- Credit
- Risk update
- Services for other payment methods

Follow these steps to authorize a payment:

1. Request the service. Set the **ics_applications** field to **ics_auth**, and send the request to one of these endpoints:

- Internet endpoint:

<http://ics2.ic3.com>

- Akamai endpoint:

<http://ics2a.ic3.com>

2. Include the required fields in the request.

3. Include optional fields in the request as needed.

4. Check the response message to make sure that the request was successful. A value of **1** for the **ics_rcode** field indicates success. For information about response flags, see [Response Flags for the SCMP API](#).

5. When a request for an exemption is declined with response flag **DAUTHENTICATE**, either abandon the authorization or retry the authorization using payer authentication without any exemptions.

6. The response field **trusted_merchant_exemption_response_indicator** indicates whether the request was honored or denied, and the response field **issuer_risk_analysis_exemption_result** provides a reason for the denied exemption.

7. If you requested delegated authentication, check the following response fields to find out whether delegated authentication was granted:

- **delegated_authentication_result**
- **issuer_risk_analysis_exemption_result**

Paying with Points

Bancomer enables customers to pay with points. Bancomer is a Visa Platform Connect acquirer in Mexico. Bancomer determines which payment card accounts can use the feature based on the BIN. If there are insufficient points for the transaction, the balance amount is charged on the card after exhausting available points. Follow-on transactions, such as authorization reversals and credits, are supported.

Supported Card Types

- Mastercard

- Visa

Required Field for Paying with Points

The following field is required in an authorization request for paying with points.

pay_by_points_indicator

Set this field to `true`.

Related information

[API Field Reference for the SCMP API](#)

Required Fields for an Authorization

A request for an authorization requires these fields:

bill_address1

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_city

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_country

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_merchant_tax_id

Required for Mastercard transactions in Argentina, Chile, and Paraguay.

bill_state

Required when the billing country is the U.S. or Canada except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_zip

Required when the billing country is the U.S. or Canada except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

card_type

Required on Visa Platform Connect for all card types. On other processors, required for certain card types. You should send the card type even when it is optional for your processor. Omitting the card type can cause the transaction to be processed with the wrong card type.

currency

customer_cc_cv_number

customer_cc_expmo

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_cc_expyr

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_cc_number

customer_email

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_firstname

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_lastname

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

e_commerce_indicator

Required for requests that include payer authentication data. Otherwise, this field is optional.

grand_total_amount

Either **grand_total_amount** or **offer0** and **amount** must be included in the request.

ics_applications

Set this field to [ics_auth](#).

merchant_category_code

Required when the **merchant_category_code_domestic** field is included for a domestic transaction with Visa in Spain.

merchant_id

merchant_product_sku

Required when the product code is not `default` or one of the values for shipping or handling. Otherwise, this field is optional.

merchant_ref_number

override_payment_details

Required for combo card line-of-credit and prepaid-card transactions in Brazil.

override_payment_method

Required for combo card transactions in Brazil.

postdated_transaction_guarantee_amount

Required for post-dated transactions with Mastercard in Brazil.

postdated_transaction_guarantee_indicator

Required for post-dated transactions with Mastercard in Brazil.

postdated_transaction_settlement_date

Required for post-dated transactions with Mastercard in Brazil.

product_name

Required when the product code is not `default` or one of the values for shipping or handling. Otherwise, this field is optional.

quantity

Required when the product code is not `default` or one of the values for shipping or handling. Otherwise, this field is optional.

ship_to_address1

Required when any shipping address information is included in the request. Otherwise, this field is optional.

ship_to_city

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

ship_to_country

Required when any shipping address information is included in the request. Otherwise, this field is optional.

ship_to_state

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

ship_to_zip

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

transaction_local_date_time

Required in Argentina when the time zone is not included in your account. Otherwise, this field is optional.

transaction_mode

Required only for merchants in Saudi Arabia.

Related information

[API Field Reference for the SCMP API](#)

Authorizing a Payment with Points

Do not include any of these services in the request:

- Full authorization reversal
- Credit
- Risk update
- Services for other payment methods

Follow these steps to authorize a payment:

1. Request the service. Set the **ics_applications** field to [ics_auth](#), and send the request to one of these endpoints:
 - Internet endpoint:
<http://ics2.ic3.com>
 - Akamai endpoint:
<http://ics2a.ic3.com>
2. Include the required fields in the request.
3. Include optional fields in the request as needed.

4. Check the response message to make sure that the request was successful. A value of [1](#) for the **ics_rcode** field indicates success. For information about response flags, see [Response Flags for the SCMP API](#).

Payer Authentication

This section describes the interface between the authorization service and the payer authentication services.

American Express SafeKey

American Express SafeKey (AESK) reduces the risk of unauthorized use of a payment card account.

Supported Service

- Authorization

Supported Card Type

- American Express

Overview

When you request an authorization using a supported card type and a supported processor, you can include payer authentication data in the request. The payer authentication services enable you to add payer authentication support to your website without running additional software on your server.

AESK authenticates the customer during an online purchase and protects payment information as it is transmitted over the Internet.

Related information

[Payer Authentication Using the SCMP API](#)

Prerequisite

Before you implement payer authentication for AESK, you must contact customer support to have your account configured for this feature.

Required Fields for an Authorization with American Express SafeKey

These fields are required in a request for an authorization with AESK. The values for these fields are in the response from the payer authentication validate service. When you request the payer authentication validate and authorization services together, the data is automatically passed from one service to the other.

cavv

eci_raw

Required when the payer authentication validation service returns a raw ECI value.

e_commerce_indicator

Set this field to `aesk` for a successful authentication or `aesk_attempted` if authentication was attempted but did not succeed.

Related information

[API Field Reference for the SCMP API](#)

Optional Field for an Authorization with American Express SafeKey

This field is optional in a request for an authorization with AESK. The value for this field is in the response from the payer authentication validate service. When you request the payer authentication validate and authorization services together, the data is automatically passed from one service to the other.

xid

Related information

[API Field Reference for the SCMP API](#)

Required Fields for an Authorization

A request for an authorization requires these fields:

bill_address1

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_city

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_country

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_merchant_tax_id

Required for Mastercard transactions in Argentina, Chile, and Paraguay.

bill_state

Required when the billing country is the U.S. or Canada except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_zip

Required when the billing country is the U.S. or Canada except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

card_type

Required on Visa Platform Connect for all card types. On other processors, required for certain card types. You should send the card type even when it is optional for your processor. Omitting the card type can cause the transaction to be processed with the wrong card type.

currency

customer_cc_cv_number

customer_cc_expmo

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_cc_expyr

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_cc_number

customer_email

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_firstname

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_lastname

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

e_commerce_indicator

Required for requests that include payer authentication data. Otherwise, this field is optional.

grand_total_amount

Either **grand_total_amount** or **offer0** and **amount** must be included in the request.

ics_applications

Set this field to [ics_auth](#).

merchant_category_code

Required when the **merchant_category_code_domestic** field is included for a domestic transaction with Visa in Spain.

merchant_id

merchant_product_sku

Required when the product code is not [default](#) or one of the values for shipping or handling. Otherwise, this field is optional.

merchant_ref_number

override_payment_details

Required for combo card line-of-credit and prepaid-card transactions in Brazil.

override_payment_method

Required for combo card transactions in Brazil.

postdated_transaction_guarantee_amount

Required for post-dated transactions with Mastercard in Brazil.

postdated_transaction_guarantee_indicator

Required for post-dated transactions with Mastercard in Brazil.

postdated_transaction_settlement_date

Required for post-dated transactions with Mastercard in Brazil.

product_name

Required when the product code is not [default](#) or one of the values for shipping or handling. Otherwise, this field is optional.

quantity

Required when the product code is not [default](#) or one of the values for shipping or handling. Otherwise, this field is optional.

ship_to_address1

Required when any shipping address information is included in the request. Otherwise, this field is optional.

ship_to_city

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

ship_to_country

Required when any shipping address information is included in the request. Otherwise, this field is optional.

ship_to_state

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

ship_to_zip

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

transaction_local_date_time

Required in Argentina when the time zone is not included in your account. Otherwise, this field is optional.

transaction_mode

Required only for merchants in Saudi Arabia.

Related information

[API Field Reference for the SCMP API](#)

Authorizing an American Express SafeKey Transaction

Do not include any of these services in the request:

- Full authorization reversal

- Credit
- Risk update
- Services for other payment methods

Follow these steps to authorize a payment:

1. Request the service. Set the **ics_applications** field to **ics_auth**, and send the request to one of these endpoints:
 - Internet endpoint:
`http://ics2.ic3.com`
 - Akamai endpoint:
`http://ics2a.ic3.com`
2. Include the required fields in the request.
3. Include optional fields in the request as needed.
4. Check the response message to make sure that the request was successful. A value of **1** for the **ics_rcode** field indicates success. For information about response flags, see [Response Flags for the SCMP API](#).
5. Examine the response codes.

The authorization service returns a raw response code and a mapped response code:

- The *raw response code* is the value returned by the processor. This value is returned in the **auth_cavv_response_code_raw** field.
- The *mapped response code* is the predefined value that corresponds to the raw response code. This value is returned in the **auth_cavv_response_code** field.

JCB J/Secure

JCB J/Secure reduces the risk of unauthorized use of a payment card account.

Supported Service

- Authorization

Supported Card Type

- JCB

Overview

When you request an authorization using a supported card type and a supported processor, you can include payer authentication data in the request. The payer authentication services enable you to add payer authentication support to your website without running additional software on your server.

JCB J/Secure authenticates a customer by adding a password identification step to the online shopping process.

Related information

www.jcb-global.com

[Payer Authentication Using the SCMP API](#)

Prerequisite

Before you implement payer authentication for JCB J/Secure, you must contact customer support to have your account configured for this feature.

For details about signing up for and using J/Secure, contact your acquiring bank or go to the JCB website.

Required Fields for an Authorization with JCB J/Secure

The following fields are required in a request for an authorization with JCB J/Secure. The values for these fields are in the response from the payer authentication validate service. When you request the payer authentication validate and authorization services together, the data is automatically passed from one service to the other.

cavv

Required when payer authentication is successful. Otherwise, this field is optional.

eci_raw

Required when the payer authentication validation service returns a raw ECI value. Otherwise, this field is optional.

e_commerce_indicator

Set this field to `js` for a successful authentication or `js_attempted` if authentication was attempted but did not succeed.

xid

Required when payer authentication is successful. Otherwise, this field is optional.

Related information

[API Field Reference for the SCMP API](#)

Required Fields for an Authorization

A request for an authorization requires these fields:

bill_address1

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_city

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_country

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_merchant_tax_id

Required for Mastercard transactions in Argentina, Chile, and Paraguay.

bill_state

Required when the billing country is the U.S. or Canada except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_zip

Required when the billing country is the U.S. or Canada except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

card_type

Required on Visa Platform Connect for all card types. On other processors, required for certain card types. You should send the card type even when it is optional for your processor. Omitting the card type can cause the transaction to be processed with the wrong card type.

currency

customer_cc_cv_number

customer_cc_expmo

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_cc_expyr

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_cc_number

customer_email

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_firstname

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_lastname

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

e_commerce_indicator

Required for requests that include payer authentication data. Otherwise, this field is optional.

grand_total_amount

Either **grand_total_amount** or **offer0** and **amount** must be included in the request.

ics_applications

Set this field to [ics_auth](#).

merchant_category_code

Required when the **merchant_category_code_domestic** field is included for a domestic transaction with Visa in Spain.

merchant_id

merchant_product_sku

Required when the product code is not [default](#) or one of the values for shipping or handling. Otherwise, this field is optional.

merchant_ref_number

override_payment_details

Required for combo card line-of-credit and prepaid-card transactions in Brazil.

override_payment_method

Required for combo card transactions in Brazil.

postdated_transaction_guarantee_amount

Required for post-dated transactions with Mastercard in Brazil.

postdated_transaction_guarantee_indicator

Required for post-dated transactions with Mastercard in Brazil.

postdated_transaction_settlement_date

Required for post-dated transactions with Mastercard in Brazil.

product_name

Required when the product code is not `default` or one of the values for shipping or handling. Otherwise, this field is optional.

quantity

Required when the product code is not `default` or one of the values for shipping or handling. Otherwise, this field is optional.

ship_to_address1

Required when any shipping address information is included in the request. Otherwise, this field is optional.

ship_to_city

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

ship_to_country

Required when any shipping address information is included in the request. Otherwise, this field is optional.

ship_to_state

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

ship_to_zip

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

transaction_local_date_time

Required in Argentina when the time zone is not included in your account. Otherwise, this field is optional.

transaction_mode

Required only for merchants in Saudi Arabia.

Related information

[API Field Reference for the SCMP API](#)

Authorizing a JCB J/Secure Transaction

Do not include any of these services in the request:

- Full authorization reversal
- Credit
- Risk update
- Services for other payment methods

Follow these steps to authorize a payment:

1. Request the service. Set the **ics_applications** field to [ics_auth](#), and send the request to one of these endpoints:
 - Internet endpoint:
<http://ics2.ic3.com>
 - Akamai endpoint:
<http://ics2a.ic3.com>
2. Include the required fields in the request.
3. Include optional fields in the request as needed.
4. Check the response message to make sure that the request was successful. A value of **1** for the **ics_rcode** field indicates success. For information about response flags, see [Response Flags for the SCMP API](#).
5. Examine the response codes.

The authorization service returns a raw response code and a mapped response code:

- The *raw response code* is the value returned by the processor. This value is returned in the **auth_cavv_response_code_raw** field.
- The *mapped response code* is the predefined value that corresponds to the raw response code. This value is returned in the **auth_cavv_response_code** field.

Mastercard Identity Check

Mastercard Identity Check reduces the risk of unauthorized use of a payment card account.

The following table lists the versions of Mastercard Identity Check that are supported.

Supported Versions of Mastercard Identity Check

Payment Processor	Supported Versions of Mastercard Identity Check
Visa Platform Connect	Versions 1.0 and 2.0

Supported Service

- Authorization

Supported Card Types

- Co-badged Mastercard and mada. You must identify the card type as Mastercard.
- Mastercard

Overview

When you request an authorization using a supported card type and a supported processor, you can include payer authentication data in the request. The payer authentication services enable you to add payer authentication support to your website without running additional software on your server.

Mastercard Identity Check adds security to online transactions by authenticating Identity Check account holders for specific transactions. Identity Check generates a unique, 32-character transaction token, called the account authentication value (AAV), each time an Identity Check-enabled account holder makes an online purchase. The AAV binds the account holder to a specific transaction. Identity Check transactions use the universal cardholder authentication field (UCAF) as a standard to collect and pass AAV data. For details about signing up for and using Identity Check or UCAF, contact your acquiring bank or go to the Mastercard website.

Prerequisite

Before you implement payer authentication for Mastercard Identity Check, you must contact customer support to have your account configured for this feature.

Required Fields for an Authorization with Mastercard Identity Check

The following fields are required in a request for an authorization with Mastercard Identity Check. The values for these fields are in the response from the payer authentication validate service. When you request the payer authentication validate and authorization services together, the data is automatically passed from one service to the other.

directory_server_transaction_id

Required only for Mastercard Identity Check 2.0.

eci_raw

Required when the payer authentication validation service returns a raw ECI value. Some processors and acquirers require the raw ECI to guarantee chargeback protection. Contact customer support for information about the requirements.

e_commerce_indicator

Set this field to [spa](#) for an authentication that was successful or was attempted but did not succeed.

pa_specification_version

ucaf_authentication_data

Required when the UCAF collection indicator is [1](#), [2](#), or [5](#).

ucaf_collection_indicator

Related information

[API Field Reference for the SCMP API](#)

Required Fields for an Authorization

A request for an authorization requires these fields:

bill_address1

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_city

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_country

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_merchant_tax_id

Required for Mastercard transactions in Argentina, Chile, and Paraguay.

bill_state

Required when the billing country is the U.S. or Canada except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_zip

Required when the billing country is the U.S. or Canada except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

card_type

Required on Visa Platform Connect for all card types. On other processors, required for certain card types. You should send the card type even when it is optional for your processor. Omitting the card type can cause the transaction to be processed with the wrong card type.

currency

customer_cc_cv_number

customer_cc_expmo

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_cc_expyr

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_cc_number

customer_email

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_firstname

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_lastname

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

e_commerce_indicator

Required for requests that include payer authentication data. Otherwise, this field is optional.

grand_total_amount

Either **grand_total_amount** or **offer0** and **amount** must be included in the request.

ics_applications

Set this field to [ics_auth](#).

merchant_category_code

Required when the **merchant_category_code_domestic** field is included for a domestic transaction with Visa in Spain.

merchant_id

merchant_product_sku

Required when the product code is not [default](#) or one of the values for shipping or handling. Otherwise, this field is optional.

merchant_ref_number

override_payment_details

Required for combo card line-of-credit and prepaid-card transactions in Brazil.

override_payment_method

Required for combo card transactions in Brazil.

postdated_transaction_guarantee_amount

Required for post-dated transactions with Mastercard in Brazil.

postdated_transaction_guarantee_indicator

Required for post-dated transactions with Mastercard in Brazil.

postdated_transaction_settlement_date

Required for post-dated transactions with Mastercard in Brazil.

product_name

Required when the product code is not [default](#) or one of the values for shipping or handling. Otherwise, this field is optional.

quantity

Required when the product code is not [default](#) or one of the values for shipping or handling. Otherwise, this field is optional.

ship_to_address1

Required when any shipping address information is included in the request. Otherwise, this field is optional.

ship_to_city

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

ship_to_country

Required when any shipping address information is included in the request. Otherwise, this field is optional.

ship_to_state

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

ship_to_zip

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

transaction_local_date_time

Required in Argentina when the time zone is not included in your account. Otherwise, this field is optional.

transaction_mode

Required only for merchants in Saudi Arabia.

Related information

[API Field Reference for the SCMP API](#)

Authorizing a Mastercard Identity Check Transaction

Do not include any of these services in the request:

- Full authorization reversal
- Credit
- Risk update
- Services for other payment methods

Follow these steps to authorize a payment:

1. Request the service. Set the **ics_applications** field to **ics_auth**, and send the request to one of these endpoints:

- Internet endpoint:

<http://ics2.ic3.com>

- Akamai endpoint:

<http://ics2a.ic3.com>

2. Include the required fields in the request.
3. Include optional fields in the request as needed.
4. Check the response message to make sure that the request was successful. A value of **1** for the **ics_rcode** field indicates success. For information about response flags, see [Response Flags for the SCMP API](#).
5. Examine the **ucaf_collection_indicator** response field.

 **Important:** A value of **0** for the UCAF collection indicator response field for a Mastercard transaction indicates that Mastercard downgraded the transaction. When Mastercard approves an authorization and downgrades it, you are responsible for the transaction. To confirm the downgrade, look at the e-commerce indicator for the transaction in the Business Center. You can proceed with the transaction if you want to accept responsibility. If you do not want to accept responsibility, reverse the authorization, attempt to authenticate the customer again, and request another authorization.

Visa Secure

Visa Secure reduces the risk of unauthorized use of a payment card account.

Supported Service

- Authorization

Supported Card Types

- Co-badged Visa and mada. You must identify the card type as Visa.
- Visa

Overview

When you request an authorization using a supported card type and a supported processor, you can include payer authentication data in the request. The payer authentication services enable you to add payer authentication support to your website without running additional software on your server.

Visa Secure reduces the risk of unauthorized use of a payment card account. Visa Secure enables you to verify a customer's identity through the use of a password and provides results to you in real time during the checkout process. For details about signing up for and using Visa Secure, contact your acquiring bank or go to the Visa website.

For Visa Secure transactions, use card type [001](#). Do not use card type [033](#).

For Visa Click to Pay transactions, do not map the Visa Secure data from the decrypt Visa Click to Pay data service response message to the payer authentication fields in the authorization request. The data is mapped for you. The transaction information that is sent to the processor includes the Visa Secure data.

Prerequisite

Before you implement payer authentication for Visa Secure, you must contact customer support to have your account configured for this feature.

Required Fields for an Authorization with Visa Secure

The following fields are required in a request for an authorization with Visa Secure. The values for these fields are in the response from the payer authentication validate service. When you request the payer authentication validate and authorization services together, the data is automatically passed from one service to the other.

cavv

directory_server_transaction_id

eci_raw

Required when the payer authentication validation service returns a raw ECI value. Some processors and acquirers require the raw ECI to guarantee chargeback protection. Contact customer support for information about the requirements.

e_commerce_indicator

Set this field to [vbv](#) for a successful authentication or [vbv_attempted](#) if authentication was attempted but did not succeed.

pa_specification_version

xid

Required when payer authentication is successful. Otherwise, this field is optional.

Related information

[API Field Reference for the SCMP API](#)

Required Fields for an Authorization

A request for an authorization requires these fields:

bill_address1

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_city

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_country

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_merchant_tax_id

Required for Mastercard transactions in Argentina, Chile, and Paraguay.

bill_state

Required when the billing country is the U.S. or Canada except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_zip

Required when the billing country is the U.S. or Canada except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

card_type

Required on Visa Platform Connect for all card types. On other processors, required for certain card types. You should send the card type even when it is optional for your processor. Omitting the card type can cause the transaction to be processed with the wrong card type.

currency

customer_cc_cv_number

customer_cc_expmo

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_cc_expyr

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_cc_number

customer_email

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_firstname

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_lastname

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

e_commerce_indicator

Required for requests that include payer authentication data. Otherwise, this field is optional.

grand_total_amount

Either **grand_total_amount** or **offer0** and **amount** must be included in the request.

ics_applications

Set this field to [ics_auth](#).

merchant_category_code

Required when the **merchant_category_code_domestic** field is included for a domestic transaction with Visa in Spain.

merchant_id

merchant_product_sku

Required when the product code is not [default](#) or one of the values for shipping or handling. Otherwise, this field is optional.

merchant_ref_number

override_payment_details

Required for combo card line-of-credit and prepaid-card transactions in Brazil.

override_payment_method

Required for combo card transactions in Brazil.

postdated_transaction_guarantee_amount

Required for post-dated transactions with Mastercard in Brazil.

postdated_transaction_guarantee_indicator

Required for post-dated transactions with Mastercard in Brazil.

postdated_transaction_settlement_date

Required for post-dated transactions with Mastercard in Brazil.

product_name

Required when the product code is not `default` or one of the values for shipping or handling. Otherwise, this field is optional.

quantity

Required when the product code is not `default` or one of the values for shipping or handling. Otherwise, this field is optional.

ship_to_address1

Required when any shipping address information is included in the request. Otherwise, this field is optional.

ship_to_city

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

ship_to_country

Required when any shipping address information is included in the request. Otherwise, this field is optional.

ship_to_state

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

ship_to_zip

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

transaction_local_date_time

Required in Argentina when the time zone is not included in your account. Otherwise, this field is optional.

transaction_mode

Required only for merchants in Saudi Arabia.

Related information

[API Field Reference for the SCMP API](#)

Authorizing a Visa Secure Transaction

Do not include any of these services in the request:

- Full authorization reversal
- Credit
- Risk update
- Services for other payment methods

Follow these steps to authorize a payment:

1. Request the service. Set the **ics_applications** field to [ics_auth](#), and send the request to one of these endpoints:
 - Internet endpoint:
<http://ics2.ic3.com>
 - Akamai endpoint:
<http://ics2a.ic3.com>
2. Include the required fields in the request.
3. Include optional fields in the request as needed.
4. Check the response message to make sure that the request was successful. A value of **1** for the **ics_rcode** field indicates success. For information about response flags, see [Response Flags for the SCMP API](#).
5. Examine the response codes.

The authorization service returns a raw response code and a mapped response code:

- The *raw response code* is the value returned by the processor. This value is returned in the **auth_cavv_response_code_raw** field.
- The *mapped response code* is the predefined value that corresponds to the raw response code. This value is returned in the **auth_cavv_response_code** field.

 **Important:** A CAVV response code value of 0 for a Visa transaction indicates that Visa downgraded the transaction. When Visa approves an authorization and downgrades it, you are responsible for the transaction. To confirm the downgrade, look at the e-commerce indicator for the transaction in the Business Center. You can proceed with the transaction if you want to accept responsibility. If you do not want to accept responsibility, reverse the authorization, attempt to authenticate the customer again, and request another authorization.

Debit and Prepaid Card Features

Debit cards and prepaid cards can be processed using the credit card services. You can use PIN debit services to process debit cards if your processor supports PIN debit transactions.

Partial authorizations and balance responses are special features that are available for debit cards and prepaid cards.

To process domestic debit transactions on Visa Platform Connect with Mastercard in Canada, you must contact customer support to have your account configured for this feature.

Partial Authorizations

The partial authorization functionality does not apply to credit cards.

For debit cards and prepaid cards, the issuing bank can approve a partial amount if the balance on the card is less than the requested authorization amount.

 **Important:** Partial authorizations are not available for Mastercard transactions in the IDR currency.

Supported Card Types

The following table lists the card types that are supported for partial authorizations.

Card Types Supported for Partial Authorizations

Processor	Card Types
Visa Platform Connect	Visa, Mastercard, American Express, Diners Club, JCB, Discover, mada  Important: Partial authorizations are not available for Mastercard transactions in the IDR currency on Visa Platform Connect.

Unsupported Card Types

Prepaid cards and debit cards that are not supported for partial authorization are processed as follows:

- When the card balance is sufficient for the requested transaction, the transaction is successful.
- When the card balance is not sufficient for the requested transaction, the request is declined.

How a Partial Authorization Works

Support for your processor and card type does not guarantee a partial authorization. The issuing bank decides whether or not to approve a partial amount.

When the balance on a debit card or prepaid card is less than the requested authorization amount, the issuing bank can approve a partial amount. When this happens, you can accept multiple forms of payment for the order starting with some or all of the approved amount followed by one or more different payment methods:

1. If your account is not configured for partial authorizations, you must enable partial authorizations for the transaction by setting **auth_partial_auth_indicator** to **Y** in a request.
2. You submit an authorization request or a sale request for a debit card or prepaid card.
3. The authorization response message includes:

- **auth_request_amount**: amount you requested
- **auth_request_currency** currency for the amount you requested
- **auth_auth_amount**: amount that was authorized
- **currency**: currency for the amount that was authorized
- **request_id**: value you can use to link this authorization request to subsequent transactions

If you requested a sale, the authorization was not captured.

4. You submit a capture request for the partial authorization.

When you capture only part of the approved amount, Cybersource or your processor might be able to perform an automatic partial authorization reversal for you.

If you do not capture the partial authorization, you must request a full authorization reversal if this service is supported for your processor and card type.

5. You use one or more different payment methods for the rest of the order amount.

When you process these payment methods through Cybersource, you can use the **link_to_request** field to link the payment requests to the original authorization request. Set **link_to_request** to the **request_id** value that was returned in the response message for the original authorization request.

Required Field for Opting In (Enabling) Partial Authorizations

When your account is not enabled to support partial authorizations, the following field is required to enable partial authorizations:

auth_partial_auth_indicator

Set this field to **Y** in an authorization or sale request. When you do this, only that specific transaction is enabled for partial authorization.

Related information

[API Field Reference for the SCMP API](#)

Required Field for Opting Out (Disabling) Partial Authorizations

When your account is enabled to support partial authorizations, the following field is required to disable partial authorizations for a specific transaction:

auth_partial_auth_indicator

Set this field to **N** in an authorization or sale request. When you do this, only that specific transaction is enabled for partial authorization.

Related information

[API Field Reference for the SCMP API](#)

Required Fields for an Authorization

A request for an authorization requires these fields:

bill_address1

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_city

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_country

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_merchant_tax_id

Required for Mastercard transactions in Argentina, Chile, and Paraguay.

bill_state

Required when the billing country is the U.S. or Canada except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

bill_zip

Required when the billing country is the U.S. or Canada except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

card_type

Required on Visa Platform Connect for all card types. On other processors, required for certain card types. You should send the card type even when it is optional for your processor. Omitting the card type can cause the transaction to be processed with the wrong card type.

currency

customer_cc_cv_number

customer_cc_expmo

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_cc_expyr

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_cc_number

customer_email

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_firstname

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

customer_lastname

Required except when your account is configured for relaxed requirements for address data and expiration date.

 **Important:** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

e_commerce_indicator

Required for requests that include payer authentication data. Otherwise, this field is optional.

grand_total_amount

Either **grand_total_amount** or **offer0** and **amount** must be included in the request.

ics_applications

Set this field to [ics_auth](#).

merchant_category_code

Required when the **merchant_category_code_domestic** field is included for a domestic transaction with Visa in Spain.

merchant_id

merchant_product_sku

Required when the product code is not [default](#) or one of the values for shipping or handling. Otherwise, this field is optional.

merchant_ref_number

override_payment_details

Required for combo card line-of-credit and prepaid-card transactions in Brazil.

override_payment_method

Required for combo card transactions in Brazil.

postdated_transaction_guarantee_amount

Required for post-dated transactions with Mastercard in Brazil.

postdated_transaction_guarantee_indicator

Required for post-dated transactions with Mastercard in Brazil.

postdated_transaction_settlement_date

Required for post-dated transactions with Mastercard in Brazil.

product_name

Required when the product code is not [default](#) or one of the values for shipping or handling. Otherwise, this field is optional.

quantity

Required when the product code is not [default](#) or one of the values for shipping or handling. Otherwise, this field is optional.

ship_to_address1

Required when any shipping address information is included in the request. Otherwise, this field is optional.

ship_to_city

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

ship_to_country

Required when any shipping address information is included in the request. Otherwise, this field is optional.

ship_to_state

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

ship_to_zip

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

transaction_local_date_time

Required in Argentina when the time zone is not included in your account. Otherwise, this field is optional.

transaction_mode

Required only for merchants in Saudi Arabia.

Related information

[API Field Reference for the SCMP API](#)

Required Fields for a Capture

The following fields are required in a request for a capture:

auth_request_id

Set this field to the request ID that was included in the authorization response message. Optional when the authorization and capture requests are bundled.

currency**grand_total_amount**

Either **grand_total_amount** or **offer0** and **amount** must be included in the request.

ics_applications

Set this field to [ics_bill](#).

merchant_id**merchant_product_sku**

Required when the product code is not [default](#) or one of the values for shipping or handling. Otherwise, this field is optional.

merchant_ref_number**product_name**

Required when the product code is not `default` or one of the values for shipping or handling. Otherwise, this field is optional.

quantity

Required when the product code is not `default` or one of the values for shipping or handling. Otherwise, this field is optional.

ship_to_country

Required when any shipping address information is included in the request. Otherwise, this field is optional.

ship_to_zip

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

Related information

[API Field Reference for the SCMP API](#)

Optional Field for Enabling and Disabling Partial Authorizations

You can include the following optional field when you are enabling or disabling partial authorizations for a specific transaction:

link_to_request

Set this field to the request ID that was returned in the response message from the original authorization request.

Related information

[API Field Reference for the SCMP API](#)

Opting Out: Disabling Partial Authorizations

If your account is configured for partial authorizations, you can disable a partial authorization for a specific transaction by performing these steps.

1. Request the service. Set the **ics_applications** field to **ics_auth**, and send the request to one of these endpoints:

- Internet endpoint:

<http://ics2.ic3.com>

- Akamai endpoint:

<http://ics2a.ic3.com>

2. Include the required fields in the request.
3. Include optional fields in the request as needed.
4. Check the response message to make sure that the request was successful. A value of **1** for the **ics_rcode** field indicates success. For information about response flags, see [Response Flags for the SCMP API](#).

Opting In: Enabling Partial Authorizations

You must opt in to be able to receive and capture partial authorizations. To enable all authorization requests for partial authorizations, call customer support. To enable specific transactions for partial authorizations, perform these steps.

1. Request the service. Set the **ics_applications** field to **ics_auth**, and send the request to one of these endpoints:

- Internet endpoint:

<http://ics2.ic3.com>

- Akamai endpoint:

<http://ics2a.ic3.com>

2. Include the required fields in the request.
3. Include optional fields in the request as needed.
4. Check the response message to make sure that the request was successful. A value of **1** for the **ics_rcode** field indicates success. For information about response flags, see [Response Flags for the SCMP API](#).

If the partial amount was approved (instead of the total requested amount), the request amount and total amount fields are included in the response.

 **Important:** If you do not capture the partial authorization, you need to request the full authorization reversal if this service is supported for your processor and card type.

Capturing a Partial Authorization

Make sure you capture the partially approved amount in the **auth_auth_amount** field. Do not capture the amount that you requested in the authorization request message. To capture a partial authorization:

1. Request the service. Set the **ics_applications** field to **ics_bill**, and send the request to one of these endpoints:

- Internet endpoint:

<http://ics2.ic3.com>

- Akamai endpoint:

<http://ics2a.ic3.com>

2. Check the response message to make sure that the request was successful. A value of [1](#) for the **ics_rcode** field indicates success. For information about response flags, see [Response Flags for the SCMP API](#).

Use one or more different payment methods for the rest of the order amount. When you process these payment methods through Cybersource, you can use the **link_to_request** field to link the payment requests to the original authorization request. Set **link_to_request** to the **request_id** value that was returned in the response message for the original authorization request.

Example: Partially Approved Authorization

Request

```
ics_applications=ics_auth
merchant_id=OkGo
merchant_ref_number=AB1234.1-1
bill_address1=201 S. Division St.
bill_address2=Suite 500
bill_city=Ann Arbor
bill_state=MI
bill_country=US
bill_zip=48104-2201
customer_firstname=John
customer_lastname=Smith
customer_email=okgo@example.com
customer_phone=123-456-7890
card_type=001
customer_cc_number=4111111111111111
customer_cv_number=xxx
customer_cc_expmo=12
customer_cc_expyr=2015
grand_total_amount=1401.00
currency=USD
```

Response

Most processors do not return all of the fields in this example.

```
merchant_ref_number=AB1234.1-1
request_id=2688634660000167904540
ics_rcode=0
ics_rflag=SPARTIALAPPROVAL
ics_rmsg=Request was partially approved.
auth_rcode=0
auth_rflag=SPARTIALAPPROVAL
auth_rmsg=Request was partially approved.
auth_auth_amount=500.00
auth_auth_avs=A
auth_avs_raw=A
auth_auth_code=831000
auth_auth_response=010
auth_trans_ref_no=ABCDE12345FGHIJ67890
auth_payment_network_transaction_id=3312345
auth_request_amount=1401.00
```

```
auth_request_currency=USD  
auth_card_category=J1  
auth_card_group=0  
auth_merchant_advice_code=00  
currency=USD
```

Real-Time Reversals

There are two kinds of real-time reversals:

- A *full authorization reversal* is a service that you can request.

If you do not capture a partial authorization and if full authorization reversals are supported for your processor and card type, you must request a full authorization reversal to release the hold that the authorization placed on the customer's funds. The amount of the reversal must be the amount that was authorized, not the amount that was requested.

- An *automatic partial authorization reversal* is performed automatically under certain conditions.

When you capture a partial authorization for an amount that is less than the approved amount, Cybersource automatically performs a partial authorization reversal if it is supported for your processor and card type. Cybersource performs the automatic partial authorization reversal before sending the capture request to the processor.

Some processors perform an automatic partial authorization reversal when an interchange benefit is available. These processors do not allow Cybersource to perform this functionality.

Related information

[Authorization Reversals \(on page 39\)](#)

Balance Responses

Balance inquiries and balance responses are two different features:

- Balance responses are supported for prepaid cards and are a partial authorization feature.
- Balance inquiries are not associated with partial authorizations.

Normally, balance responses are not returned for debit cards.

When a balance remains on a prepaid card after an authorization, the authorization response can include the balance amount.

Depending on what data your processor returns, the following fields might be included in the response:

- **auth_account_balance**: balance amount remaining on the prepaid card after the authorization

For Discover, some processors return the balance in the **auth_auth_code** field.

- **auth_account_balance_currency**: currency of the balance amount
- **auth_account_balance_sign**: sign for the balance amount

Supported Card Types

The following table lists the card types for which balance responses are supported. Depending on what data your processor returns, the following fields might be included in the response.

Card Types That Are Supported for Balance Responses

Processor	Card Type	Balance Field	Currency Field	Sign Field
Visa Platform Connect	Visa	Yes	Yes	Yes
	Mastercard	Yes	Yes	Yes
	American Express	Yes	Yes	Yes
	Discover	Yes	Yes	Yes
	For Discover, some processors return the balance in the auth_auth_code field.			
	Diners Club	Yes	Yes	Yes
	JCB	Yes	Yes	Yes

Card Types That Are Supported for Balance Responses (continued)

Processor	Card Type	Balance Field	Currency Field	Sign Field
	mada	Yes	Yes	Yes

Multiple Partial Captures

This feature enables you to request multiple partial captures for one authorization. Ensure that the total amount of all the captures does not exceed the authorized amount.

Multiple partial captures and split shipments are not the same feature.

- The *multiple partial captures* feature enables you to request multiple partial captures for one authorization. This feature is provided by the processor.
- The *split shipment* feature supports three different scenarios: multiple authorizations, multiple captures, and multiple authorizations with multiple captures. This feature is provided by Cybersource.

Prerequisite

Contact customer support to have your account enabled for this feature.

Limitations

Your account can be enabled for multiple partial captures or split shipments; it cannot be enabled for both features.

Required Fields for Multiple Partial Captures

These fields are required in a request for a capture when you are requesting multiple partial captures:

capture_sequence

Required if you are in the U.S.

capture_total_count

When you do not know the total number of captures that you are going to request, set the capture total count to an estimated value or 99 for all capture requests except the final one. For the final capture request, set the capture total count and the capture sequence to the same value.

Required if you are in the U.S.

Related information

[API Field Reference for the SCMP API](#)

Required Fields for a Capture

The following fields are required in a request for a capture:

auth_request_id

Set this field to the request ID that was included in the authorization response message. Optional when the authorization and capture requests are bundled.

currency

grand_total_amount

Either **grand_total_amount** or **offer0** and **amount** must be included in the request.

ics_applications

Set this field to [ics_bill](#).

merchant_id

merchant_product_sku

Required when the product code is not [default](#) or one of the values for shipping or handling. Otherwise, this field is optional.

merchant_ref_number

product_name

Required when the product code is not [default](#) or one of the values for shipping or handling. Otherwise, this field is optional.

quantity

Required when the product code is not [default](#) or one of the values for shipping or handling. Otherwise, this field is optional.

ship_to_country

Required when any shipping address information is included in the request. Otherwise, this field is optional.

ship_to_zip

Required when any shipping address information is included in the request and shipping to the U.S. or Canada. Otherwise, this field is optional.

Related information

[API Field Reference for the SCMP API](#)

Capturing an Authorization

1. Request the service. Set the **ics_applications** field to `ics_bill`, and send the request to one of these endpoints:

- Internet endpoint:

`http://ics2.ic3.com`

- Akamai endpoint:

`http://ics2a.ic3.com`

2. Check the response message to make sure that the request was successful. A value of `1` for the **ics_rcode** field indicates success. For information about response flags, see [Response Flags for the SCMP API](#).

Optional Features

For information about the optional features that are available for credit card processing, see the *Credit Card Services Optional Features Supplement for the SCMP API*.