

Aggregator Support

This feature enables a third-party agent to act as a payment aggregator and process credit card transactions for sub-merchants. Independent sales organizations (ISOs) and member service providers (MSPs) are agents that can also leverage these aggregator features.

Terminology

Table 29 Aggregator Terminology

Term	Definition
aggregator	Also known as <i>payment aggregator</i> . Organization that aggregates sub-merchants under a single account and settles funds directly to the sub-merchants. An aggregator is usually an ISO or MSP.
independent sales organization (ISO)	Organization that does one or more of the following: <ul style="list-style-type: none">■ Works with acquirers to sponsor merchant accounts and usually assumes the risks associated with the merchants' processing.■ Procures new merchant relationships based on contracts with acquirers.■ Connects with a gateway to process online credit card transactions for small businesses, usually in exchange for a fee or percentage of sales.
member service provider (MSP)	Same as an ISO although an MSP has no financial responsibility to the merchant.
payment facilitator	Payment aggregator.
service provider	Third-party or outsource provider of payment processing services. A service provider typically provides a single service with no role in settling funds to a merchant.
sub-merchant	Merchant whose transactions are submitted to CyberSource by a payment aggregator.
third-party agent	Umbrella term for independent sales organizations, member service providers, payment aggregators, and payment facilitators.

Table 70 Request Fields (Continued)

Field	Description	Used By: Required (R) or Optional (O)	Data Type & Length
ccAuthService_ aggregatorID	<p>Value that identifies you as a payment aggregator. Get this value from the processor. See "Aggregator Support," page 104.</p> <p>CyberSource through VisaNet The value for this field corresponds to the following data in the TC 33 capture file⁵:</p> <ul style="list-style-type: none"> Record: CP01 TCR6 Position: 95-105 Field: Mastercard Payment Facilitator ID <p>FDC Compass This value must consist of uppercase characters.</p>	<p>ccAuthService</p> <p>American Express Direct: R for all aggregator transactions.</p> <p>CyberSource through VisaNet: R for Mastercard aggregator transactions and for American Express aggregator authorizations; otherwise, not used.</p> <p>FDC Compass: R for all aggregator transactions.</p> <p>FDC Nashville Global: R for all aggregator transactions.</p>	<p>American Express Direct: String (20)</p> <p>CyberSource through VisaNet with American Express: String (20)</p> <p>CyberSource through VisaNet with Mastercard: String (11)</p> <p>FDC Compass: String (20)</p> <p>FDC Nashville Global: String (15)</p>

Aggregator Transactions with Mastercard

When requesting an authorization, you must include the following fields:

- ccAuthService_aggregatorID
- invoiceHeader_salesOrganizationID
- invoiceHeader_submerchantID

When requesting an authorization, capture, or credit, these fields are optional:

- invoiceHeader_merchantDescriptor
- invoiceHeader_merchantDescriptorCity
- invoiceHeader_merchantDescriptorContact
- invoiceHeader_merchantDescriptorCountry
- invoiceHeader_merchantDescriptorPostalCode

- invoiceHeader_merchantDescriptorState
- invoiceHeader_merchantDescriptorStreet
- merchantCategoryCode

All fields except the merchant descriptor fields are described in [Appendix A, "API Fields," on page 252](#). The merchant descriptor fields are described in [Table 44, "Merchant Descriptor Fields for Authorizations for CyberSource through VisaNet," on page 162](#) for authorizations and in [Table 45, "Merchant Descriptor Fields for Captures and Credits for CyberSource through VisaNet," on page 165](#) for captures and credits.

Typically, the merchant descriptor field is used to display your business name on the cardholder's statement. However, when you are a payment aggregator, you can use other values to provide the sub-merchant's business name for capture and credit requests. When you do not provide a value in the merchant descriptor fields, CyberSource uses the values in your CyberSource account. To add or update the values in your CyberSource account, contact CyberSource Customer Support.