



electronic payment exchange

Certification - Response Code Triggers AMEX

Public - Security Level 0

October 2021

REVISION HISTORY

Date	Version	Author(s)	Comments
5/6/16	2.0	C. Meaney	Reformatting, updated card expiration dates
10/25/18	2.1	M. Billips	Add 1.59 "10"

CONFIDENTIALITY STATEMENT

This document contains confidential and proprietary information that belongs exclusively to Electronic Payment Exchange (EPX). Receipt of this document imposes the obligation on the recipient to protect the information from loss or disclosure to other parties.

This publication may not be reproduced or distributed for any purpose without the written permission of EPX.

© 2021 Electronic Payment Exchange. All rights reserved.

Contents

American Express	1
------------------------	---

List of Tables

Table 1: Amex test card details	1
Table 2: Amex response codes.....	1

American Express

The Amount value can trigger the various credit card issuer response values that can be encountered when processing in the production environment. These amount triggers can be used by sending the card number specified in [Table 1](#).

Table 1: Amex test card details

Account Number	CVV2/CID	Address	Zip	Exp Date
3400000000000009	1234	123 N CENTRAL	12345	2512

NOTE: Additional card numbers are available upon request.

[Table 2](#) contains the response codes returned from the certification system based on the last three numeric digits of the amount. Larger amounts can be used to trigger responses by adding digits to the left of the one; for example 21.05, 51.05, and 361.05 are all amounts that will receive an "05" response since the last three numeric digits in these amounts are "1.05." Amounts that fall outside of the certification system response range will receive approval responses as long as it is otherwise a valid transaction.

NOTE: In some cases the response from the network will be mapped to an 05 Response Code; in these scenarios you can see the response from the network in the Network Response field.

Table 2: Amex response codes

Amount	Network Response Code	Response Text
1.00	00	APPROVED 000662
1.01	01	APPROVE WITH ID
1.02	00	APPROVED
1.03	00	APPROVED
1.04	05	DECLINE
1.05	54	EXPIRED CARD
1.06	05	DECLINE
1.07	05	DECLINE
1.09	01	PLEASE CALL

Amount	Network Response Code	Response Text
1.10	03	TERM ID ERROR
1.11	13	AMOUNT ERROR
1.12	78	NO ACCOUNT
1.13	57	SERV NOT ALLOWED
1.14	N7	CID MISMATCH
1.15	54	EXPIRED CARD
1.18	05	DECLINE
1.19	04	HOLD-CALL
1.59	10	Partial Approval/Authorization