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1.0 Reserved Values for Test Environment Simulated Processing

The ProPay® integration and sandbox environments can provide simulated responses for real time credit card processing by passing the following reserved values in their respective fields. This allows clients to test their solutions and provoke specific response behaviors to handle successful and declined transactions. These values are intended when using the ProPay gateway for processing.

1.1 Reserved Card Numbers
The following Card numbers are reserved for testing purposes.

Card Number	Card Brand	Simulated Response
4747474747474747	Visa	Success
4111111111111111	Visa	Success
5454545454545454	MasterCard	Success
2221000000000009	MasterCard	Success
371449635398431	American Express	Success
6011000000000012	Discover	Success
355355335533553	JCB	Success
4404040404040404	Visa	Invalid credit card number as reported by issuing bank.
4909090909090909	Visa	Credit card issuer's bank timed out; Please attempt this transaction again.
4828282828282828	Visa	Card limit exceeded.
4616161616161616	Visa	Insufficient funds.
4535353535353535	Visa	Invalid credit card number; Credit card networks cannot locate this card's issuing bank.

1.2 Reserved ACH Routing Numbers
ACH transactions do not provide for real-time authorization.
In order to perform test ACH transactions, the submitted routing number must be a legitimate ABA routing number. The account number does not need to be a real account number, since it will not be checked at a bank in the test system. It should be 20 digits or less.

For a current list of valid ABA routing numbers please see:
https://www.frbservices.org/EPaymentsDirectory/fpddir.txt

1.3 Reserved Processing Amounts
Passing the following dollar amount in requests will simulate the indicated responses.

Amount	Result Status	Response Code	Simulated Response
110	58	14	Invalid credit card number as reported by issuing bank.
111	58	19	Credit card issuer's bank timed out. Please attempt this transaction again.
112	58	17	Card limit exceeded.
113	58	51	Insufficient funds. ** Will produce a decline for Multi-Currency transactions
114	58	58	Card issuing bank will not allow this type of transaction. Some cards such as gasoline cards or HSA can only be used for specific types of transactions
115	58	15	Invalid credit card number. Credit card networks cannot locate this card's issuing bank.

1.4 Reserved Card Number CVV Codes
When these card numbers are used in conjunction with the following CVV codes additional simulated responses will be generated.

Card Brand	CVV	Result Status	Response Code	Simulated Response

Visa	999	00	00	Success
MasterCard	999	00	00	Success
Discover	999	00	00	Success
American Express	3714	00	00	Success
All	All Others	82	82	CVV Data is not correct; CVV Mismatch

1.5 AVS Reserved Postal Codes

The following table provides reserved postal codes that will generate specific AVS response codes.

Postal Code	AVS Code	AVS Response Text
83204 832044716	A	Address Match
85284 852843541	Z	Zip Match
99994 840435768	U	Verification Unavailable
99998 840435769	G	Verification Unavailable
84321 840435770	Y	Exact Match
999970001 840435771	B	Address Match
999970002 840435772	C	Server Unavailable or Offline
999970003 840435773	D	Exact Match
999970004 840435774	I	Verification Unavailable
999970005 840435775	M	Exact Match
999970006 840435776	P	Zip Match
999970009 840435777	S	Service Not supported
999970010 840435778	R	Issuer system unavailable
	N	Zip Code and Street Do Not Match
All Others	T	Returned in the test environment

2.0 Response Elements

A 'ResultCode' element is returned at both the request level and at the transaction level for all requests.
The ResultCode of the request indicates the outcome of the request.
The ResultCode of the transaction element indicates WHY a certain response was returned.
For example, the RequestResult.ResultCode and ResultMessage may indicate a 201 - Invalid Argument Error has occurred, while the Transaction.ResultCode.ResultCode and ResultMessage will contain additional info such as 'Invalid ExpDate'.

2.1 ProtectPay API Request Response Values

The following response codes are returned in the [RequestResult] object. They are generated by ProtectPay and returned as the status of the API Request. Response codes other than '00' indicate that ProtectPay was unable to submit a transaction to the merchant processor.

Code	Message
00	Success.
300	Authentication error.

301	Invalid argument error. *Error details returned in Transaction.ResultCode.ResultMessage.
302	Invalid invoice number.
303	Gateway Timeout Error
304	System of record account error
305	Invalid track data.
306	Unsupported error
307	Internal system error. *Error details returned in Transaction.ResultCode.ResultMessage.
308	Invalid credit card
309	Insufficient payment methods
310	Unsupported currency code
311	Invalid argument error. *Error details returned in Transaction.ResultCode.ResultMessage.
312	Address validation error
313	ID validation error
314	Account validation error
315	Payment Method validation error
316	Call failed for an unspecified reason
317	Duplicate Account Number Found
318	Country code not supported
319	Argument format error
320	Argument required error
321	Invalid password
322	Latest EULA not signed
326	Invalid track data
330	Authorization Error
341	Payment method does not exist
345	Unable to process your request
346	Not subscribed to AutoUpdater
347	Not enrolled to auto update card brand
348	Transaction successfully voided. *Auto-Void Feature
349	Transaction void failed. *Auto-Void Feature
700	Invalid payment method ID

2.2 Processor Response Values

The following response codes are returned in the [RequestResult] object. Response codes other than '00' indicate that ProtectPay was able to successfully submit a transaction to the merchant processor and the processor failed and/or refused to pass the transaction to the issuer.

Code	Message
200	Gateway authentication error
201	Gateway invalid argument error *Error details returned in Transaction.ResultCode.ResultMessage.
204	Gateway account status error *Error details returned in Transaction.ResultCode.ResultMessage.
206	Gateway unsupported transaction request *Error details returned in Transaction.ResultCode.ResultMessage.

207	Gateway Internal system error *Error details returned in Transaction.ResultCode.ResultMessage.	
212	Gateway Address validation error. *Error details returned in Transaction.ResultCode.ResultMessage.	
214	Gateway Invalid Destination Account	
223	Gateway Duplicate transaction	
224	Gateway Amount exceeds single transaction limit	
225	Gateway Amount exceeds monthly volume limit	
226	Gateway Invalid track 1	
227	Gateway reported decline based on user settings	
230	Unauthorized service requested on Gateway	
236	Capture amount exceeds allowed amount	
237	MCC doesn't allow capturing for a greater amount	
250	CVV code no match (transaction reversed)	
263	Gateway Refund amount exceeds allowed amount	
264	Gateway Transaction has already been refunded	
265	Gateway reports insufficient funds to cover action in your merchant account.	

2.3 ProPay® Processor Specific Response Values

The following response codes are returned in the [RequestResult] object. These response codes only apply if ProPay is the processor.

Code	Message	Transaction Status
542	Invalid receiving email	Error
544	Invalid amount	Error
551	Invalid trans num or unable to act due to funding	Decline
561	Amount exceeds single transaction limit	Decline
562	Amount exceeds monthly volume limit	Decline
567	Unauthorized service requested	Error
568	Account not affiliated	Decline

2.4 Status Codes Returned by Payment Method Issuer

The following response codes are returned in the [Transaction.RequestResult] object. The following table details the responses from the transaction request as returned by the issuer. They indicate that the request was successfully submitted to the processor, and the code and reason are indications of the success or failure as returned by the card-issuing financial institution.

Code	Message	Status
00	Success	Processed
1	Refer to card issuer	Decline
2	Transaction denied. Please contact the issuing bank	Decline
3	Invalid merchant	Decline
4	Capture card	Decline
5	Do not honor	Decline
6	Customer requested stop of specific recurring payments	Decline
7	Customer requested stop of all recurring payments	Decline
8	Honor with ID	Approve
9	Unpaid items, failed negative file check	Decline
10	Duplicate check number	Decline
11	MICR error	Decline

12	Invalid transaction	Decline
13	Referral	Decline
14	Invalid card number	Decline
15	Invalid issuer	Decline
16	You are trying to refund a card that has not been previously charged in this system.	Decline
17	Amount greater than limit	Decline
18	Too many checks (over merchant or bank limit)	Decline
19	Reenter transaction	Decline
20	Issuing bank unavailable	Decline
21	Too many checks (over merchant or bank limit)	Decline
22	Try again	Decline
23	Void error	Decline
24	Invalid expiration date	Decline
25	Invalid terminal	Decline
26	Credit error	Decline
27	Fraud filter declined	Decline
28	Fraud filter for review	Decline
29	Issuing bank timeout	Decline
30	Format error	Decline
41	Lost card	Decline
43	Stolen card	Decline
51	Insufficient funds/over credit limit	Decline
52	No checking account	Decline
53	Card cannot perform this kind of operation	Decline
54	Expired card	Decline
55	Invalid PIN	Decline
57	Transaction not permitted to issuer/cardholder	Decline
58	Transaction not permitted to acquirer/terminal	Decline
61	Exceeds withdrawal limit	Decline
62	Restricted card	Decline
63	Security violation	Decline
65	Exceeds withdrawal limit count	Decline
75	Allowable number of PIN tries exceeded	Decline
76	Invalid/nonexistent "To Account" specified	Decline
77	Invalid/nonexistent "From Account" specified	Decline
78	Invalid/nonexistent account specified (general)	Decline
80	Invalid date	Decline
81	Cryptography error	Decline
82	CVV data is not correct	Decline
83	Cannot verify the PIN	Decline
84	Invalid authorization life cycle	Decline
85	Not declined	Approve
86	Gateway Timeout	Decline
93	Violation cannot complete. Have the customer call the 800 number on the back of the card to determine the issue.	Decline
94	Duplicate transaction	Decline

96	System Error	Decline
98	Approval for a lesser amount	Consult merchant provider
99	Generic Decline (International Merchants) See ResponseMessage element for any additional detail	Decline
100	Generic Decline	Decline
101	Failed CVV Filter	Decline
102	Failed AVS Filter	Decline
103	Specified transaction in an invalid state for the requested operation	Decline
104	Requested UserName not available	Decline
105	AVS Address Mismatch	Decline
133	Risk Decline	Decline
134	Session Id is an invalid it should only contain upper and lowercase characters, digits, underscores and hyphens.	Decline
135	Nonexistent account configured for threat metrix on our system.	Decline
141	Inactive or blocked MCC Code.	Decline
142	Invalid MCC Code was entered that is either non numeric or does not exist in our database.	Decline
199	Misc. Decline	Decline

2.5 Address Verification System

The following response codes are returned by the card issuer. They do not indicate whether a transaction request was successful. They indicate the conformity of the address values passed in the request to those stored by the card issuer.

Domestic AVS Response Codes

Code	Message
A	Street address matches 5-digit and 9-digit postal code do not match
D	Exact Match
E	AVS Data is invalid, AVS is not allowed for this card type
N	Zip Code and Street Do Not Match
R	Issuer system unavailable
S	Service Not supported
U	Verification Unavailable*
W	Street Address does not match, 9 digit postal code does
X	Street Address and 9 digit postal code match
Y	Street Address and 5 digit postal code match
Z	Street Address does not match, 5 digit postal code does
0	No data provided to perform AVS check

*Returned if the U.S. bank does not support non-U.S. AVS or if the AVS in a U.S. bank is not functioning properly.

International AVS Response Codes

Code	Message
B	Address Match, postal code not verified
C	Street address and postal code do not match
G	Non-U.S. issuing bank does not support AVS
I	Address not verified
M	Exact Match
P	Zip Match

American Express Only AVS Response Codes

Code	Message
F	Name does not match, postal code matches
H	Name does not match, full AVS matches
J	Name does not match, full AVS does not match
K	Name matches, full AVS does not match
L	Name matches, postal code matches
O	Name match, Address Match, Postal Code no match
Q	Exact match
T	Name does not match, Street Address Match
V	Exact Match

Testing Environment AVS Response Codes

Code	Message
T	The AVS response code will always return: **T**

2.6 CVV2 Response Codes

The following response codes are returned only if a CVV2 is passed in the transaction request and a response returned from the card issuer. These codes do not indicate whether a transaction request was successful. They indicate whether or not the CVV2 submitted matches what the issuing institution has on file.

Financial institutions may decline transactions submitted with invalid CVV2 values. In cases where the issuer allows the transaction, the client may use these responses to choose to void the transaction if they so choose.

Code	Message
M	CVV2 Match
N	CVV2 No Match
P	Not Processed
S	Merchant indicates CVV2 not present on card
U	Issuer is not certified and/or has not provided appropriate encryption keys

3.0 MerchantProfileId Settings - Supported Gateways
The following MerchantProfileId settings are supported by ProtectPay.
It is the responsibility of the merchant to obtain the appropriate values for each ProcessorField.

ProtectPay Supported Gateway and Credential Requirements

ProPay
- Does not allow capture for more than initial authorization
- Specific MCC codes will allow for capture more than initial authorization

Payment Processor	ProcessorField	Value
LegacyProPay	certStr	
	termid	
	accountNum	
	forceRecurring	

Payment Processor	ProcessorField	Value
LegacyProPayCan	certStr	
	termid	
	accountNum	

Payment Processor	ProcessorField	Value
ProPayGateway	AccountId	
	IdentityId	
	MerchantInfoId	

Authorize.net
- CVV code has no effect in their test environment

Payment Processor	ProcessorField	Value
AuthorizeNet	API_LOGIN_ID	
	API_TRANSACTION_KEY	

Braspag
- Does not return very specific reasons for decline
- Test environment does not mimic their production very well

Payment Processor	ProcessorField	Value
Braspag	AcquirerTranslator	
	MerchantID	

China Trust
- ProtectPay integrated the CTBC API Version of the API only.
- CTBC accepts MID only configurations, however CTBC must be configured to accept a MID only configuration or the following error will be returned: 3DSECURE_PROCESS_ERROR - (3D authentication Failed) error.
  - When configured this way the API key is not required.
- Agreements must be signed with client and China Trust.

- Invoices do not support special characters.
- AVS response will always return 'Not Present'
- Refunds are only successful once the original transaction has settled. Clients must use the OriginalTransactionId returned from 4.5.4 Capture Transaction as the OriginalTransactionId for Refunds.

Payment Processor	ProcessorField	Value
ChinaTrust	MerID	
	Key	

CyberSource
- Requires billing email address for transaction processing
- Transactions Require an Invoice Number

Payment Processor	ProcessorField	Value
CyberSource	TransactionKey	
	MerchantID	

Digital River
- Not all values are required, depends on business needs

Payment Processor	ProcessorField	Value
DigitalRiver	MerchantId	
	MerchantId-HKD	
	MerchantId-MXN	
	MerchantId-USD	
	Password	
	POSID	
	TransactionChannel	
	Username	

EasyPay Korea (KICC)
- Only Supports SALE and VOID
- Only supports Korean Won transactions

Payment Processor	ProcessorField	Value
EasyPayKorea	TerminalId	

Echo
- CVV code has not effect in their test environment
- Test environment requires phone number for processing

Payment Processor	ProcessorField	Value
Echo	echoId	
	echoPin	

Merchant E Solutions

- Test environment will not allow credit transaction
- Must wait between Authorize and Capture

Payment Processor	ProcessorField	Value
Esolutions	ProfileID	
	ProfileKey	

Meritus

- Test environment will not settle transactions automatically
- Must pass Address1 and ZipCode

Payment Processor	ProcessorField	Value
Meritus	MerchantID	
	MerchantKey	

Mtrex

- Test environment will not return decline

Payment Processor	ProcessorField	Value
Mtrex	AuthenticationID	
	AuthenticationPassword	
	ConfigID	

Network Merchants (NMI)

ProtectPay only supports the NMI web platform

Payment Processor	ProcessorField	Value
NetworkMerchants	API_LOGIN_ID	
	API_TRANSACTION_KEY	

Orbital/Paymentech

- Test environment will not return decline
- Username and PW not required if IP white-listed
- If Refunding transactions not originally performed by ProtectPay, clients must submit the following piped combination of values "originaltransactionid|ordernumber" as the OriginalTransactionId

Payment Processor	ProcessorField	Value
Orbital	OrbitalBin	
	OrbitalMerchantId	
	OrbitalTerminalId	
	OrbitalUsername	
	OrbitalPassword	
	OrbitalIndustryType	

Pagos Online

Payment Processor	ProcessorField	Value
PagosOnline	cuentaId	
	loginUsuarioAprobador	
	password	
	usuarioId	

PayflowPro

- Does not allow capture for more than initial authorization

Payment Processor	ProcessorField	Value
PayFlowPro	Partner	
	PWD	
	USER	
	VENDOR	

PaymentXP

- Test environment will not return decline
- Test environment only supports JPY
- Cannot perform credit transaction, must Void or Refund
- Refunding unsettled transactions will void them
- Does not return very specific reasons for decline

Payment Processor	ProcessorField	Value
PaymentXP	MerchantId	
	MerchantKey	

PayPoint (First Data)

- ProtectPay Credit and Capture transactions are not supported
- Transactions are auto-captured by the gateway.
- TransactionId is required for Voids or Refunds
- Currency codes are ignored, as those are configured at the gateway account level.

Payment Processor	ProcessorField	Value
PayPoint	ApplicationID	
	SecretKey	

PayVision

- Test environment will not return decline
- Does not allow capture for more than initial authorization
- Transactions require invoice number
- Must submit amount for capture transaction

- Must pass country for credit transaction
- Submitting values between: 100-500 or 100000-500000 will result in a decline code in the test environment.

Payment Processor	ProcessorField	Value
PayVision	MemberId	
	MemberGuid	

Planet Payments

Payment Processor	ProcessorField	Value
PlanetPayment	Password	
	User	

SecurePay
- All transactions must include an Invoice Number

Payment Processor	ProcessorField	Value
SecurePay	MerchantId	
	Password	

VeriTrans
- Test environment will allow void or refund
- Test environment only supports JPY
- Must submit amount for capture transaction
- Does not allow capture for more than initial authorization
- Does not return very specific reasons for decline

Payment Processor	ProcessorField	Value
VeriTrans	HashKey	
	SecretKey	

Web Collect
- Authorization Codes are only returned when configured to be returned by Ignenico ePayments

Payment Processor	ProcessorField	Value
WebCollect	MERCHANTID	

WorldPay

Payment Processor	ProcessorField	Value
WorldPay	MerchantCode	
	Password	