

Testing

When integrating a payment gateway, you'll need to test your implementation before going live.



Testing tip

Throughout the docs, you'll come across testing tips like these. We'll use them to highlight some information relevant to testing that feature.

We've got test card and bank account details for you to use when testing. The cards cover a variety of use cases and allow you to simulate both successful and failed transactions with different causes.



These cards and accounts only work in **Test Mode**

OTPs

Any OTP passed in test transactions will pass validation. However, you can use these special OTPs to mock specific error scenarios:

- WRONG OTP: 5548
- INSUFFICIENT FUNDS: 6648

i These special OTPs will only work (simulate failed payments) when the OTP validation is happening directly in our payment modal. If you are redirected to our OTP validation page, you'll need to use one of the test cards designated for **failed payments**.

Bank accounts

Bank account details to use to make a mock payment.

Bank: **Access Bank (044)**

Account number: **0690000031**

OTP: **12345**

Bank: **Access Bank (044)**

Account number: **0690000032**

OTP: **12345**

Bank: **Access Bank (044)**

Account number: **0690000033**

OTP: **12345**

Bank: **Access Bank (044)**

Account number: **0690000034**

OTP: **12345**

i **Testing tip**

If you need more Access Bank test account numbers, you can keep incrementing the last digit of the test account numbers above to get new test account numbers, right up to 06900000041 .

Mobile money

To make a fake mobile money payment, you can use any mobile number.

Cards

Card details to use to make a mock payment.

Successful payments

Use these cards if you want the payment to succeed.

Type	Card number	CVV	PIN	Expiry	OTP
MasterCard PIN authentication	5531886652142950	564	3310	09/32	12345
Mastercard PIN authentication 2	5399838383838381	470	3310	10/31	12345

Type	Card number	CVV	PIN	Expiry	OTP
MasterCard 3DS authentication	5438898014560229	564	3310	10/31	12345
Visa Card 3DS authentication	4187427415564246	828	3310	09/32	12345
Visa Card 3DS authentication 2	4242424242424242	812	3310	01/31	12345
Visa Card 3DS authentication 3	4751763236699647	-	-	09/35	-
Verve Card Noauth	5061460410120223210	780	3310	12/31	12345
Verve Card PIN authentication 2	5061460166976054667	-	3310	10/22	-
Address Verification (AVS) Card	4556052704172643	899	3310	09/32	12345
Pre-authorization Test Card	5377283645077450	789	3310	09/31	-

Use these cards if you want the payment to fail.

Type	Card number	CVV	PIN	Expiry	OTP
Card Declined (Address Verification)	5143010522339965	276	3310	08/32	12345
Card Fraudulent	5590131743294314	887	3310	1½2	12345
Card Insufficient Funds	5258585922666506	883	3310	09/31	12345
Do Not Honour	5143010522339965	276	3310	08/31	-
Insufficient Funds	5258585922666506	883	3310	09/31	12345
Invalid Transaction	5551658157653822	276	-	08/31	-
Restricted Card, Retain Card	5551651630381384	276	-	08/31	-
Function Not Permitted to Cardholder	5258582054729020	887	-	1½0	-

Type	Card number	CVV	PIN	Expiry	OTP
Function Not Permitted to Terminal	5258588264565682	887	-	1½0	-
Transaction Error	5258589130149016	887	-	1½0	-
Incorrect PIN	5399834697894723	883	3310	09/31	12345
Verve Card - Card enrolment	5531882884804517	564	3310	10/32	-

Bill Payments

Here are some credentials to help you test some billers

Biller	Credential Type	Credentials
DSTV	Smart card number	0025401100
EKEDC	Meter number	1101160434535



DSTV tests

The Biller type for making mock DSTV payments is `DSTV Payment`

Did you find this page helpful?

Yes I did 😊

Not exactly 😞



Have any questions?

Get in touch if you have any question or need help with integrating the Flutterwave API.



Video tutorials

Check out our YouTube channel for tutorials on how to integrate the Flutterwave API.