

## DuitNow QR (Acquirer)

### 1. QR Account Enquiry

Test ID	Description	Test Data	Expected Result
QRTC#097	Acquirer's response to RPP hits timeout (Negative)	Issuer sends a good AE request to RPP. RPP sends out the AE request to Acquirer. Acquirer is unable to respond within 15 sec.	<ul style="list-style-type: none"><li>• Issuer receives a negative response (pacs.002.001.08.01)</li><li>• RC U171 (Online Authorization Exception)</li></ul>
QRTC#114	Acquirer responds to RPP: Account Status validation (Negative)	Issuer sends a good AE request to RPP. RPP sends out the AE request to Acquirer.	<ul style="list-style-type: none"><li>• Acquirer responds with a negative response (pacs.002.001.08.01)</li><li>• Issuer receives a negative response (pacs.002.001.08.01)</li><li>• RC 45</li></ul>

Test ID	Description	Test Data	Expected Result
QRTC#115	Acquirer responds to RPP: Account Number is Invalid (Negative)	Issuer sends a good AE request to RPP. RPP sends out the AE request to Acquirer.	<ul style="list-style-type: none"> <li>Acquirer responds with a negative response (pacs.002.001.08.01)</li> <li>Issuer receives a negative response (pacs.002.001.08.01)</li> <li>RC 52 or 53 or N3</li> </ul>
QRTC#117	Acquirer responds to RPP: Expired QR (Negative)	Issuer to send an AE request with expired QR. RPP sends out the AE request to Acquirer.	<ul style="list-style-type: none"> <li>Acquirer responds with a negative response (pacs.002.001.08.01)</li> <li>Issuer receives a negative response (pacs.002.001.08.01)</li> <li>RC 48</li> </ul>
QRTC#118	Acquirer responds to RPP: Merchant Status validation (Negative)	Issuer sends a good AE request to RPP. RPP sends out the AE request to Acquirer.	<ul style="list-style-type: none"> <li>Acquirer responds with a negative response (pacs.002.001.08.01)</li> <li>Issuer receives a negative response (pacs.002.001.08.01)</li> <li>RC 49</li> </ul>
QRTC#119	Acquirer responds to	Issuer bank sends an AE request (pacs.008.001.006.01)	<ul style="list-style-type: none"> <li>Acquirer responds with successful AE response</li> </ul>

Test ID	Description	Test Data	Expected Result
	RPP: QR Code with special chars (Positive)	<p>with the following Special Characters (UTF-8 format) in the QR Code: Ampersand (&amp; ) , Apostrophe ( ' ) , Double Quotate ( " )</p> <p>RPP sends out the AE request to Acquirer.</p>	<p>(pacs.002.001.08.01) 00</p> <ul style="list-style-type: none"> <li>• Issuer receives successful AE response (pacs.002.001.08.01)</li> <li>• RC U000 (Successful/Transaction Accepted)</li> </ul>

## 2. QR Pay to Merchant

Test ID	Description	Test Data	Expected Result
QMTc#051	QR Pay to Merchant (POS): Invalid Account rejected at QR Payment Leg (Negative)	<p>Pre-requisites: QR Enquiry is successful</p> <p>Issuer sends an invalid creditor account type / creditor account.</p> <p>Acquirer reject with invalid account</p>	<ul style="list-style-type: none"> <li>• Rejected transaction by Acquirer -Invalid Account</li> <li>• Status Code: RJCT</li> <li>• Status Reason Code: 52 or 53 (No Current Account)</li> <li>• 53 (No Savings Account)</li> <li>• N3 or 53 (Invalid Account)</li> </ul>

Test ID	Description	Test Data	Expected Result
QMTc#052	QR Pay to Merchant (POS): Invalid Account rejected at QR Payment Leg (Negative)	Pre-requisites: QR Enquiry is successful Issuer sends a request to account is: Beneficiary Account is dormant. or Beneficiary Account is closed. or Beneficiary Account is Blacklisted. or Beneficiary Account is hold / blocked. or Beneficiary is Deceased. Acquirer reject	<ul style="list-style-type: none"> <li>• Rejected transaction by Acquirer - Unable to Credit</li> <li>• Status Code: RJCT</li> <li>• Status Reason Code: 45</li> </ul>
QMTc#053	QR Pay to Merchant (POS): Invalid Amount rejected at QR Payment Leg (Negative)	Pre-requisites: QR Enquiry is successful Issuer sends request with an invalid amount Acquirer reject with invalid amount - RC 13	<ul style="list-style-type: none"> <li>• Rejected transaction by Acquirer - Invalid Amount</li> <li>• Status Code: RJCT</li> <li>• Status Reason Code: 13</li> </ul>

Test ID	Description	Test Data	Expected Result
QMTC#054	QR Pay to Merchant (POS): Format Error received at Acquirer (Negative)	Pre-requisites: QR Enquiry is successful Issuer sends a good request. Acquirer receives a format error on the message (at Credit Transfer leg) RPP receives negative response (at Credit Transfer leg)	<ul style="list-style-type: none"> <li>• Rejected Transaction by Acquirer - Format Error</li> <li>• Status Code: RJCT</li> <li>• Status Reason Code: 30</li> </ul>
QMTC#055	Acquirer Response to RPP: Acquirer sends negative response to RPP (Negative)	Pre-requisites: QR Enquiry is successful Issuer sends a good request. Acquirer internal Bank error at Bank's System during QR Payment	<ul style="list-style-type: none"> <li>• Acquirer reject the transaction - Internal Bank Error at Bank's System</li> <li>• Status Code: RJCT</li> <li>• Status Reason Code: 29</li> </ul>
QMTC#056	QR Pay to Merchant (POS): SAF Retry (Success) (Positive)	Pre-requisites: QR Enquiry is successful Issuer sends QR Payment. RPP pass the message to Acquirer	<ul style="list-style-type: none"> <li>• Acquirer received the transaction (Successful transaction) and response back to OFI</li> <li>• Status Code: ACSP</li> <li>• Status Reason Code: 00</li> </ul>

Test ID	Description	Test Data	Expected Result
		Acquirer receive message and response	
QMTC#057	QR Pay to Merchant (POS): SAF Retry (No Response - Timeout) (Positive)	<p>Pre-requisites: QR Enquiry is successful Issuer sends a good request. Acquirer stop processing incoming transaction. Issuer receive U002 ACTC RPP send SAF retry. Acquirer response but RPP rejected the response with admi or Acquirer did not response the request SAF retry time out / reach max retry Transaction went to SAF Exception.</p>	<ul style="list-style-type: none"> <li>Acquirer receive the request and did not response - SAF Retry timeout (SAF Exception).</li> <li>Issuer receives U002</li> <li>Acquirer will not response anything. This SAF transaction should appear in the report.</li> </ul>

Test ID	Description	Test Data	Expected Result
QMTc#058	QR Pay to Merchant (POS): SAF Retry (Rejected) (Positive)	<p>Pre-requisites: QR Enquiry is successful OFI send request to Acquirer</p> <p>Acquirer received and processed the transaction successfully, but connection drop at connector level (transaction go into SAF)</p> <p>SAF resend the transaction to Acquirer.</p> <p>Acquirer to reject the transaction and send back response to OFI</p>	<ul style="list-style-type: none"> <li>Acquirer received the processed transaction (Reject Transaction) and response back to OFI</li> <li>Issuer should receive: Status Code: ACTC Status Reason Code: U002</li> <li>Acquirer to response any reject code. Note: For QR - SAF should not have rejection from Acquirer end.</li> </ul>
QMTc#060	QR Pay to Merchant (POS): Acquirer response - Accepted Source of Fund more than 1 value at QR Pay response. (Positive)	<p>Pre-requisites: QR Enquiry is successful</p> <p>Acquirer received Accepted Source of Fund as 01</p> <p>Acquirer response Accepted Source of Fund more than 1 value at QR Pay response.</p>	<ul style="list-style-type: none"> <li>Acquirer response accepted by Hub</li> <li>U000</li> </ul>

Test ID	Description	Test Data	Expected Result
QMTc#062	QR Pay to Merchant (POS): Acquirer response - Creditor Account Type not DFLT (Positive)	Pre-requisites: QR Enquiry is successful Acquirer response Creditor Account type other than DFLT, Prtry tag.	<ul style="list-style-type: none"> <li>• Acquirer response accepted by Hub</li> <li>• Acquirer response with Creditor Account Type other than DFLT, RC 00</li> <li>• Issuer receives: ACSP, U000</li> </ul>
QMTc#064	QR Pay to Merchant (POS): Invalid QR Category (Negative)	Pre-requisites: QR Enquiry is successful issuer sends QR Payment with Creditor Account Type = CACC / SVGS / WALL instead of DFLT.	<ul style="list-style-type: none"> <li>• Acquirer response with RC 00</li> <li>• Issuer receives: ACSP, U000</li> </ul>
QMTc#065	QR Pay to Merchant (POS): Success Scenario of QR Payment Response (Positive)	Pre-requisites: QR Enquiry is successful Issuer sends QR Payment Acquirer response with Accepted Source of Fund = 01	<ul style="list-style-type: none"> <li>• Accepted Source of Fund = 01</li> <li>• Status Code: ACSP</li> <li>• Status Reason Code: 00</li> </ul>



Test ID	Description	Test Data	Expected Result
QMTC#066	QR Pay to Merchant (POS): Success Scenario of QR Payment (Positive)	Pre-requisites: QR Enquiry is successful Issuer sends QR Payment Acquirer response with Accepted Source of Fund = 02	<ul style="list-style-type: none"> <li>Accepted Source of Fund = 02</li> <li>Status Code: ACSP</li> <li>Status Reason Code: 00</li> </ul>
QMTC#067	QR Pay to Merchant (POS): Success Scenario of QR Payment (Positive)	Pre-requisites: QR Enquiry is successful Issuer sends QR Payment Acquirer response with Accepted Source of Fund = 03	<ul style="list-style-type: none"> <li>Accepted Source of Fund = 03</li> <li>Status Code: ACSP</li> <li>Status Reason Code: 00</li> </ul>
QMTC#068	QR Pay to Merchant (POS): Acquirer response - Incorrect QR Category (Positive)	Pre-requisites: QR Enquiry is successful Issuer sends QR Payment RPP sends to Acquirer: QR Category as 01 Acquirer response with 02	<ul style="list-style-type: none"> <li>U000</li> </ul>
QMTC#069	Acquirer response to RPP: QR	Pre-requisites: QR Enquiry is successful	<ul style="list-style-type: none"> <li>Issuer receives successful AE response</li> </ul>

Test ID	Description	Test Data	Expected Result
	Payment with Whitelisted Character (Positive)	Issuer bank sends a QR Payment Request (030) with below whitelisted special character in Creditor Name / Merchant Name field.  Acquirer response back the whitelisted character in Creditor Name / Merchant Name field.	(pacs.002.001.08.01) RC U000 (Successful/Transaction Accepted)
QMTc#070	Acquirer to RPP: QR Payment Response from Acquirer Bank (Positive)	Pre-requisites: QR Enquiry is successful  Issuer sends QR Payment with other value than EPAY in Category Purpose > Prtry tag.	<ul style="list-style-type: none"> <li>• Issuer receives successful AE response (pacs.002.001.08.01) RC U000 (Successful/Transaction Accepted)</li> </ul>
QMTc#071	Acquirer to RPP: QR Payment Response from Acquirer Bank (Positive)	Pre-requisites: QR Enquiry is successful  Issuer sends QR Payment with Creditor Name other than QR Payment under CdtrNm tag	<ul style="list-style-type: none"> <li>• Issuer receives successful AE response (pacs.002.001.08.01) ACSP, U000</li> </ul>
QMTc#073	Acquirer to RPP: QR Payment	Pre-requisites: QR Enquiry is successful	<ul style="list-style-type: none"> <li>• Issuer receives successful AE response</li> </ul>

Test ID	Description	Test Data	Expected Result
	Response from Acquirer Bank (Positive)	Issuer sends QR Payment with Creditor Account Type LOAN / CCRD instead of DFLT.	(pacs.002.001.08.01) ACSP, U000
QMTC#074	QR Pay to Merchant (POS): Merchant's POS Terminated / Suspended (Positive)	Pre-requisites: QR Enquiry is successful Issuer sends QR Payment Acquirer reject due to Merchant is terminated / suspended.	<ul style="list-style-type: none"> <li>• Status Code: RJCT</li> <li>• Status Reason Code: 49</li> </ul>
QMTC#075	QR Pay to Merchant (POS): QR Expired (QR Dynamic) (Positive)	Pre-requisites: QR Enquiry is successful QR Pay to Merchant (POS): QR Expired QR Expired at Credit Transfer Leg	<ul style="list-style-type: none"> <li>• Status Code: RJCT</li> <li>• Status Reason Code: 48</li> </ul>
QMTC#076	Acquirer response to RPP: QR Payment with Whitelisted Character (Positive)	Pre-requisites: QR Enquiry is successful Issuer bank sends a QR Payment Request (030) with below whitelisted special character in Creditor ID / Merchant ID field	<ul style="list-style-type: none"> <li>• Issuer receives successful AE response (pacs.002.001.08.01) RC U000 (Successful/Transaction Accepted)</li> </ul>

Test ID	Description	Test Data	Expected Result
		Acquirer response back the whitelisted character in Creditor ID / Merchant ID field.	

### 3. QR Pay to Person

Test ID	Description	Test Data	Expected Result
QPTC#038	QR Pay to Person (P2P): Invalid Transaction (Negative)	Pre-requisites: QR Enquiry is successful Issuer sends an invalid transaction.  Acquirer reject with transaction not allowed.	<ul style="list-style-type: none"> <li>• Status Code: RJCT</li> <li>• Status Reason Code: 12 or 57</li> </ul>
QPTC#039	QR Pay to Person (P2P): Invalid Account rejected at QR Payment Leg (Negative)	Pre-requisites: QR Enquiry is successful Issuer sends an invalid creditor account type / creditor account  Acquirer reject with invalid account	<ul style="list-style-type: none"> <li>• Status Code: RJCT</li> <li>• Status Reason Code: 52 or 53 (No Current Account) , 53 (No Savings Account) , N3 or 53 (Invalid Account)</li> </ul>
QPTC#040	QR Pay to Person (P2P): Invalid Account rejected	Pre-requisites: QR Enquiry is successful	<ul style="list-style-type: none"> <li>• Status Code: RJCT</li> <li>• Status Reason Code: 45</li> </ul>

Test ID	Description	Test Data	Expected Result
	at QR Payment Leg (Negative)	Issuer sends a request to account is: Beneficiary Account is dormant or Beneficiary Account is closed or Beneficiary Account is Blacklisted or Beneficiary Account is hold / blocked or Beneficiary is Deceased. Acquirer reject with invalid account	
QPTC#041	QR Pay to Person (P2P): SAF Retry (Success) (Positive)	Pre-requisites: QR Enquiry is successful Issuer sends QR Payment. RPP pass the message to Acquirer Acquirer receive message and response	<ul style="list-style-type: none"> <li>• Status Code: ACSP</li> <li>• Status Reason Code: 00</li> </ul>
QPTC#042	QR Pay to Person (P2P): SAF Retry (No Response - Timeout) (Positive)	Pre-requisites: QR Enquiry is successful Issuer sends a good request. Acquirer stop processing incoming transaction.	<ul style="list-style-type: none"> <li>• Issuer receives U002</li> <li>• Acquirer will not response anything. This SAF transaction should appear in the report</li> </ul>

Test ID	Description	Test Data	Expected Result
		<p>Issuer receive U002 ACTC</p> <p>RPP send SAF retry.</p> <p>Acquirer response but RPP rejected the response with admi or</p> <p>Acquirer did not response the request</p> <p>SAF retry time out / reach max retry</p> <p>Transaction went to SAF Exception.</p>	
QPTC#043	QR Pay to Person (P2P): SAF Retry (Rejected) (Positive)	<p>Pre-requisites: QR Enquiry is successful</p> <p>OFI send request to Acquirer</p> <p>Acquirer received and processed the transaction successfully, but connection drop at connector level (transaction go into SAF)</p> <p>SAF resend the transaction to Acquirer.</p>	<ul style="list-style-type: none"> <li>• Issuer should receive: Status Code: ACTC , Status Reason Code: U002</li> <li>• Acquirer to response any reject code</li> </ul>

Test ID	Description	Test Data	Expected Result
		Acquirer to reject the transaction and send back response to OFI	
QPTC#044	QR Pay to Person (P2P): Acquirer response - Accepted Source of Fund more than 1 value at QR Pay response. (Positive)	Pre-requisites: QR Enquiry is successful Acquirer received Accepted Source of Fund as 01 Acquirer response Accepted Source of Fund more than 1 value at QR Pay response.	<ul style="list-style-type: none"> <li>U000</li> </ul>
QPTC#046	QR Pay to Person (P2P): Acquirer response - Accepted Source of Fund more than 1 value at QR Pay response. (Positive)	Pre-requisites: QR Enquiry is successful Acquirer response with Accepted Source of Fund = 01	<ul style="list-style-type: none"> <li>Status Code: ACSP</li> <li>Status Reason Code: 00</li> </ul>
QPTC#048	QR Pay to Person (P2P): Success Scenario of QR Payment (Positive)	Pre-requisites: QR Enquiry is successful Acquirer response with Accepted Source of Fund = 03	<ul style="list-style-type: none"> <li>Status Code: ACSP</li> <li>Status Reason Code: 00</li> </ul>

Test ID	Description	Test Data	Expected Result
QPTC#049	Acquirer to RPP: QR Payment Response from Acquirer Bank (Positive)	Pre-requisites: QR Enquiry is successful Acquirer bank sends a QR Payment Response (040) with whitelisted special characters in the following Creditor Name	<ul style="list-style-type: none"> <li>Issuer receives successful AE response (pacs.002.001.08.01) RC U000 (Successful/Transaction Accepted)</li> </ul>
QPTC#050	Acquirer to RPP: QR Payment Response from Acquirer Bank (Positive)	Pre-requisites: QR Enquiry is successful Issuer sends QR Payment with Creditor Name other than QR Payment under CdtrNm tag	<ul style="list-style-type: none"> <li>Issuer receives successful AE response (pacs.002.001.08.01) ACSP, U000</li> </ul>
QPTC#052	QR Pay to Person (P2P): QR Expired (QR Dynamic) (Negative)	Pre-requisites: QR Enquiry is successful QR Expired at Credit Transfer Leg	<ul style="list-style-type: none"> <li>Status Code: RJCT</li> <li>Status Reason Code: 48</li> </ul>
QPTC#053	Acquirer Response to RPP: Business Validation (Positive)	Pre-requisites: QR Enquiry is successful Acquirer response for QR Payment which contain whitelisted special character in Creditor Name	<ul style="list-style-type: none"> <li>Status Code: ACSP</li> <li>Status Reason Code: U000</li> </ul>



