

DuitNow QR (Issuer)

1. QR Account Enquiry

Test ID	Description	Test Data	Expected Result
QRTC#001	Issuer to RPP: Successful AE for Merchant (Positive)	Issuer sends a good AE request (pacs.008.001.006.01) QR Category: DFLT	<ul style="list-style-type: none"> Issuer receives successful AE response (pacs.002.001.08.01) RC U000 (Successful/Transaction Accepted) QR Category returned = 01 (Point of Sales)
QRTC#002	Issuer to RPP: Successful AE for P2P (Positive)	Issuer sends a good AE request (pacs.008.001.006.01) QR Category: DFLT	<ul style="list-style-type: none"> Issuer receives successful AE response (pacs.002.001.08.01) RC U000 (Successful/Transaction Accepted) QR Category returned = 02 (P2P)
QRTC#015	Issuer to RPP:	Issuer sends an AE request to RPP with a	<ul style="list-style-type: none"> Acquirer responds with a negative response

Test ID	Description	Test Data	Expected Result
	Successful AE for P2P (Negative)	dormant/closed/blacklisted/hold/blocked account in the QR code. RPP sends the request to the Acquirer.	(pacs.002.001.08.01) and Issuer receives a negative response (pacs.002.001.08.01) RC 45
QRTC#016	RPP to Acquirer: Account Number is invalid (Negative)	Issuer sends an AE request to RPP with an invalid account in the QR code. RPP sends the request to the Acquirer.	<ul style="list-style-type: none"> Acquirer responds with a negative response (pacs.002.001.08.01) and Issuer receives a negative response (pacs.002.001.08.01) RC 52 or 53 or N3
QRTC#081	RPP to Acquirer: Invalid Source of Fund (Negative)	Issuer sends an AE request to RPP with an invalid source of fund. RPP sends the request to the Acquirer.	<ul style="list-style-type: none"> Acquirer responds with a negative response (pacs.002.001.08.01) and Issuer receives a negative response (pacs.002.001.08.01) U301
QRTC#082	RPP to Acquirer: Expired QR (Negative)	Issuer sends an AE request to RPP with an expired QR. RPP sends the request to the Acquirer.	<ul style="list-style-type: none"> Acquirer responds with a negative response (pacs.002.001.08.01) and Issuer receives a negative response

Test ID	Description	Test Data	Expected Result
			(pacs.002.001.08.01) RC 48
QRTC#085	Issuer to RPP: QR Merchant Status validation (Negative)	Issuer sends an AE request to Inactive/Suspended/Terminated Merchant.	<ul style="list-style-type: none"> Issuer receives a rejected AE response (pacs.002.001.08.01) RC 49
QRTC#086	Issuer to RPP: P2P Status validation (Negative)	Issuer sends an AE request to Inactive/Suspended/Terminated P2P acct.	<ul style="list-style-type: none"> Issuer receives a rejected AE response (pacs.002.001.08.01) RC 49
QRTC#096	Issuer to RPP: P2P Status validation (Positive)	Issuer to RPP: AE Request with Special Chars in the QR Code Issuer bank sends an AE request (pacs.008.001.006.01) with the following Special Characters (UTF-8 format) in the QR Code: Ampersand (&) or Apostrophe (') or Double Quotate (")	<ul style="list-style-type: none"> Issuer receives successful AE respon (pacs.002.001.08.01) RC U000 (Successful/Transacti Accepted)
QRTC#120	Issuer to RPP: QR validation - Valid	Issuer sends an AE request to RPP with valid Payment Format Indicator in the QR code: Payload Format Indicator = 01	<ul style="list-style-type: none"> Acquirer responds with a successful AE response

Test ID	Description	Test Data	Expected Result
	Payload Format Indicator (Positive)	RPP sends the request to the Acquirer.	<p>(pacs.002.001.08.01) RC 00</p> <ul style="list-style-type: none"> • Issuer receives a successful response (pacs.002.001.08.01) U000
QRTC#121	Issuer to RPP: QR validation - Invalid format (Negative)	<p>Issuer scan invalid/not EMVCo QR Code</p> <p>Issuer to route the request to 521 payment type</p> <p>Issuer send the request to RPP</p>	<ul style="list-style-type: none"> • Issuer receives a rejected AE response do not have Cross border service. (pacs.002.001.08.01) RC U110 (Payment not accepted) • Issuer receives a successful AE response if have Cross border service (subject to acquirer readiness on Cross border). (pacs.002.001.08.01) RC U000 (Successful/Transaction Accepted)

2. QR Pay to Merchant

Test ID	Description	Test Data	Expected Result
QMTC#001	QR Pay to Merchant (POS): Merchant's POS Terminated / Suspended (Negative)	Pre-requisites: QR Enquiry is successful Issuer sends QR Payment Acquirer reject due to Merchant is terminated / suspended	<ul style="list-style-type: none"> Rejected Transaction by Acquirer - Invalid Transaction Status Code: RJCT Status Reason Code: 49
QMTC#002	QR Pay to Merchant (POS): QR Expired (QR Dynamic) (Negative)	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"> Rejected transaction by Acquirer - QR Expired. Status Code: RJCT Status Reason Code: 48
QMTC#003	QR Pay to Merchant (POS): Acquirer Response to RPP: Timeout (at Credit Transfer leg) (Positive)	Pre-requisites: QR Enquiry is successful Issuer sends QR Payment RPP sends QR Payment to Acquirer, response timeout Issuer receives U002	<ul style="list-style-type: none"> Transaction accepted - Timeout at Credit Transfer Leg. Status Code: ACTC Status Reason Code: U002
QMTC#005	QR Pay to Merchant (POS): Invalid Account rejected at QR Payment Leg (Negative)	Pre-requisites: QR Enquiry is successful Issuer sends an invalid creditor account type / creditor account	<ul style="list-style-type: none"> Rejected transaction by Acquirer - Invalid Account Status Code: RJCT Status Reason Code: 52 or 53 (No Current Account) , 53

Test ID	Description	Test Data	Expected Result
		Acquirer reject with invalid account	(No Savings Account) , N3 or 53 (Invalid Account)
QMTC#006	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 that 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	<ul style="list-style-type: none"> Rejected transaction by Acquirer - Unable to Credit Status Code: RJCT, Status Reason Code: 45
QMTC#007	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"> Rejected transaction by Acquirer - Invalid Amount Status Code: RJCT , Status Reason Code: 13
QMTC#008	QR Pay to Merchant (POS): Success Scenario of QR Payment - Accepted Source of Fund	Pre-requisites: QR Enquiry is successful Issuer sends request in QR Payment with below conditions: Debtor Account	<ul style="list-style-type: none"> Successful Transaction Status Code: ACSP , Status Reason Code: U000

Test ID	Description	Test Data	Expected Result
	Options (Single Value) (Negative)	Type = SVGS (Savings Account) Creditor Account Type = DFLT Accepted Source of Fund = 01	
QMTC#012	QR Pay to Merchant (POS): Success Scenario of QR Payment - Accepted Source of Fund Options (Multiple Value) (Positive)	Pre-requisites: QR Enquiry is successful Issuer sends request in QR Payment with below conditions: Debtor Account Type = CACC (Current Account), Creditor Account Type = DFLT , Accepted Source of Fund = 01, 02, 03	<ul style="list-style-type: none"> Successful Transaction Status Code: ACSP , Status Reason Code: U000
QMTC#050	QR POS: Success Transaction for Dynamic (Positive)	Pre-requisites: QR Enquiry is successful Issuer sends good transaction with the following details: Debtor Acct type: SVGS , Accepted Payment Type: 01	<ul style="list-style-type: none"> Successful Transaction Status Code: ACSP , Status Reason Code: U000

3. QR Pay to Person

Test ID	Description	Test Data	Expected Result
QPTC#008	Success Scenario of QR - P2P Payment (040) - Off-Us transaction (Positive)	Pre-requisites: QR Enquiry is successful QR Category = 02 (P2P) , Issuer and Acquirer = different bank , Debtor Account Type = CACC (Current Account) , Accepted Source of Fund = 01 (CASA)	<ul style="list-style-type: none"> Successful QR P2P Payment , Status Code: ACSP , Status Reason Code: U000