secure // trading
ONLINE PAYMENT EXPERTS

STPP Testing

During integration with Secure Trading's systems, the Merchant can perform tests on the system using the details supplied within this document.

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1 Introduction

This document contains testing details to be used by merchants during integration with Secure Trading's systems. Secure Trading strongly recommends testing your system's integration by using the test details provided in this document, to ensure your system is ready to process payments with your chosen payment method(s) before going live.

> *(i)* This document should be read in conjunction with the Secure Trading product documentation most appropriate to the solution employed. Please refer to section **8.3** for further information on obtaining useful documents.

1.1 Overview

When configuring your account with Secure Trading, it is recommended that you thoroughly test your account before live transactions are processed. The test details supplied within this document can be used for testing the Virtual Terminal, Payment Pages or Web Services.

In-depth descriptions of Secure Trading features and payment methods lie outside the scope of this document, which has been written to be used as a reference when following the various set up guides that are provided on Secure Trading's website:
http://www.securetrading.com/support/top-documentation/

1.2 Pre-requisites

In order to process transactions through Secure Trading's servers, you will need to have a Secure Trading account. For more information on becoming a Secure Trading merchant, please contact our Sales team (see section **8.2**). After you have signed up, you will possess a "live" account and a "test" account. To perform test transactions, submit requests to Secure Trading that include your test site reference.

1.3 Additional 3rd Parties

Secure Trading have integrated with a number of 3rd party platforms, allowing you to offer a wider choice of payment methods to your customers (e.g. PayPal). This document provides testing details to be used for these systems so you can test for different responses and build your system around them.

> *(i)* **Please note** that Secure Trading have set up their own test systems which simulate 3rd party integration. For example, the PayPal test details will only work for the test PayPal system simulated by Secure Trading. If you would like to test integration with your own PayPal account, you need to do this through PayPal.

1.4 Additional Notes

- Most fields submitted to the Secure Trading test system will be accepted. Any data breaching its defined specification will return an error message.
- Any test data that generates a successful response when submitted while a merchant is in test mode, will produce a declined response when a merchant is switched into live mode. In some cases the test data may return an error response.
- The Secure Trading test system attempts to simulate responses in a similar fashion to the live system. However, depending on your acquirer you may find some responses differ slightly from those given by the test system.
- In the interest of security, Secure Trading advises against using real payment details while your account is in test mode.
- We recommend specifying the main amount "10.50" when testing. Other amounts can be used but may return unexpected responses.

2   Testing Standard Authorisation

The test details included within this section can be used for Authorisation Requests submitted to the STPP test environment. They can be used for MOTO (Mail Order Telephone Order) or E-commerce account types.

2.1   Overview

The table below lists test card numbers and customer information which can be submitted to the Secure Trading test bank, along with the responses that should be expected in return.

> **Please note** that requests with the following payment details will not return the same responses when using your live site reference. While testing, all card types are supported, but after your account is switched live, you will receive an error if you do not have a valid merchant number for a particular payment type.

2.2   Major cards

2.2.1   Amount

- // An amount (in base units) of 70000 (£700.00) will always return a declined response from the test bank.
- // An amount (in base units) of 60010 (£600.10) will always return a bank system error from the test bank.

2.2.2   Card numbers

> When testing Apple Pay transactions, you must use the cards provided by Apple in order to be returned the expected response. Refer to this resource for a full list: https://developer.apple.com/support/apple-pay-sandbox/

Card type	Authorisation	Decline
AMEX	34000000000611	34000000000512
DINERS	30000000000111	30000000000012
DISCOVER	6011000000000301	6011000000000202
JCB	3528000000000411	3528000000000312
MAESTRO	500000000000611	500000000000512
MASTERCARD	510000000000511	510000000000412
	2221000000000991	2221000000000892
MASTERCARDDEBIT	5124990000000101	5124990000000002
VPAY	437000000000061	437000000000012
VISA	4111110000000211	4111110000000112
DELTA[1]	4310720000000091	4310720000000042
ELECTRON	4245190000000311	4245190000000212
PURCHASING	4484000000000411	4484000000000312

[1] aka Visa Debit

2.2.3   Expiry date

When using the test details listed within this section, any valid date in the future will be accepted when submitted in the expiry date field. Any date that is before the current date will result in a "**DECLINED**" response.

2.2.4   Security Code

Unless specified otherwise, a valid security code is "**123**". You may enter other values, but this will return a "NOT MATCHED" response. In this situation, if the internal fraud checks have been enabled, this will cause the transaction to be suspended.

2.2.4.1   Additional Notes about American Express

The valid security code for AMEX requests is "**1234**".

2.2.4.2   Additional Notes about Maestro

Maestro cards must be processed using 3-D Secure (Mastercard SecureCode).

3 Address Verification (AVS) and Security Code Checks

The following tables list test details that can be submitted to obtain different responses from the address verification (AVS) and security code checks. These details can be used with most major payment types.

> **Please note** that only the billing premise, billing postcode and security code fields dictate the outcome of the AVS and CVV2 checks performed. As such, entering any details into the other address fields will not affect the outcome of the AVS and CVV2 checks.

3.1 Premise

Billing Premise	Security Response	Security Response Caption
No 789	2	**Matched**
No 123	4	**Not Matched**
No 333	1	**Not Checked**
Leave blank	0	**Not Given**

3.2 Postcode / ZIP Code

Billing Postcode		Security Response	Security Response Caption
UK	US		
TE45 6ST	55555	2	**Matched**
TE12 3ST	12345	4	**Not Matched**
TE33 3ST	33333	1	**Not Checked**
Leave blank	Leave blank	0	**Not Given**

3.3 Security code

Security Code	AMEX Security Code	Security Response	Security Response Caption
123	1234	2	**Matched**
214	2144	4	**Not Matched**
333	3333	1	**Not Checked**
Leave blank	Leave blank	0	**Not Given**

4   3-D Secure

4.1   Overview

3-D Secure is a protocol designed to reduce fraud and Chargebacks during e-commerce Internet transactions. Cardholders are asked to identify themselves at the point of sale before the purchase can be completed. This usually means entering a PIN or other password after entering their credit card details.

The following section contains test cards for testing the responses from Verified by Visa and Mastercard SecureCode.

Please note that requests with the following payment details will not return the same responses when using your live site reference.

4.2   Test Details

The following are test card details, and will not return the expected responses in a live environment. Use these to simulate authorisations with cards that are either enrolled or not enrolled in the card issuer's 3-D Secure scheme:

Card type	Enrolled 'Y'	Enrolled 'N'	Enrolled 'U'
MAESTRO[1]	5000000000000611	5000000000000421	5000000000000801
MAESTRO[2]	6759000000000711	6759000000000521	6759000000000901
MASTERCARD	5100000000000511	5100000000000321	5100000000000701
	2221000000000611	2221000000000991	2221000000000801
MASTERCARDDEBIT	5124990000000911	5124990000000721	5124990000000101
VPAY	4370000000000111	4370000000000921	4370000000002307
VISA	4111110000000211	4111110000000021	4111110000000401
DELTA[3]	4006260000002473	4006260000002481	4006260000002408
ELECTRON	4245190000000311	4245190000000121	4245190000000501
PURCHASING	4484000000000411	4484000000000221	4484000000000601

[1] PAN issued outside of UK
[2] PAN issued in UK
[3] aka Visa Debit

5   PayPal

This section provides testing details for use during integration of PayPal through Secure Trading.

5.1   PayPal Order

> ⓘ   **This section only applies to merchants using Web Services.**

For submitting your test requests for PayPal ORDER, the test system will produce a response dependant on the value specified within the amount field of your ORDER Request.

The table below lists the amount and the subsequent response values.

Amount	XML Response <error> tags	Scenario tested
2011	``` <error> <message>Decline</message> <code>70000</code> <data>10001</data> <data>Internal error</data> <data>Internal error</data> <data>1</data> </error> ```	If there was an internal error at PayPal when submitting your request.
2002	``` <error> <message>Decline</message> <code>70000</code> <data>10537</data> <data>Transaction refused</data> <data>Transaction refused</data> <data>1</data> </error> ```	If the Order Request was refused at PayPal.
2003	``` <error> <message>Ok</message> <code>0</code> </error> ```	A successful authorisation, however is set as a cancellation later by PayPal, therefore our system cancels the transaction.
2001	``` <error> <message>Ok</message> <code>0</code> </error> ```	A successful authorisation.

5.2   PayPal Login

In order to replicate the process of logging into a customer's PayPal test account, we have set up a test PayPal login.

5.2.1   Payment Pages

Users will automatically be redirected to the PayPal login screen after choosing PayPal as the payment type for the transaction.

After logging onto their PayPal account, the customer has the option to continue with the transaction or to cancel. You can replicate this by using one of the e-mails below on our test PayPal login screen.

E-mail address	Scenario	Result
cancel@cancel.com	The user wishes to cancel the transaction.	User is displayed an error response.
auth@auth.com	The user performs a successful transaction.	User is displayed a successful response.

5.2.2   Web Services

After submitting an XML Order Request, you will be returned with a `redirecturl` in the XML Response. By using the URL in this field, you will be returned to our test PayPal login.

After logging onto their PayPal account, the customer has the option to continue with the transaction or to cancel. You can replicate this by using one of the e-mails below on our test PayPal login screen.

E-mail address	Scenario	Result
cancel@cancel.com	The user wishes to cancel the transaction.	The user is then redirected to the URL specified in the `cancelurl` tags of your PayPal Order request.
auth@auth.com	The user performs a successful transaction.	The user is redirected to the URL specified in the `returnurl` specified in your PayPal Order request.

6   Recurring payments

6.1   Testing for the acquirer advice code

When processing recurring payments, some acquirers may return an acquirer advice code in the response. The acquirer advice code is a numeric value used to indicate if further recurring payments can be processed for the given card.

Code	Description	Action
0	N/A	No action required
1	New account information available	Query customer for updated payment details
2	Cannot approve at this time	Try again later. If you are continuing to have difficulties, please contact your acquiring bank
4	Do not try again	Do not process further recurring transactions
8	Payment blocked by card scheme	

6.1.1   Where to find the code

⫽   This code is returned in your daily subscription email report
⫽   It's viewable within MyST by selecting the additional field to be displayed on the transaction search page. It can also be viewed on the single transaction view.
⫽   Additionally, for those who have processed a recurring AUTH transaction using the API, the code is returned in the `acquireradvicecode` field in the XML Response.

6.1.2   How to test for different codes

You can test your system responds appropriately to different acquirer response codes by processing transactions with the following attributes:

6.1.2.1   Visa

Acquirer advice code returned	PAN	Base amount
0	4111111111111111	1050
2	4000000000000671	1002
4	4000000000000671	1004
8	4000000000000671	1008

ⓘ   **Please note** that acquirer response code '1' can only be returned for recurring Mastercard transactions.

6.1.2.2   Mastercard

Acquirer advice code returned	PAN	Base amount
0	5100000000000511	1050
1	5100000000000271	1001
2	5100000000000271	1002
4	5100000000000271	1004
8	5100000000000271	1008

7   DCC

Successful authorisation

During your integration, you can use the following international test card details in order to test your system for successful DCC transactions.

Country Code[1]	Currency Code[2]	Visa	Mastercard
AE	AED	4900000000000003	5590010000000004
AU	AUD	4900300000000007	5590310000000008
BR	BRL	4900020000000019	5590030000000010
CA	CAD	4900320000000005	5590330000000006
CH	CHF	4900340000000003	5590350000000004
CZ	CZK	4900040000000009	5590050000000018
DE	EUR	4500000000000007	5500000000000004
DK	DKK	4900360000000019	5590370000000010
GB	GBP	4300000000002211	5311110000001511
HK	HKD	4900380000000009	5590390000000018
IN	INR	4900060000000007	5590070000000008
JP	JPY	4900400000000005	5590410000000006
KR	KRW	4900080000000005	5590090000000006
MY	MYR	4900100000000019	5590110000000010
NG	NGN	4900120000000009	5590130000000018
NO	NOK	4900420000000003	5590430000000004
NZ	NZD	4900140000000007	5590150000000008
PL	PLN	4900160000000005	5590170000000006
QA	QAR	4900180000000003	5590190000000004
RU	RUB	4900200000000009	5590210000000018
SA	SAR	4900220000000007	5590230000000008
SE	SEK	4900440000000019	5590450000000010
SG	SGD	4900240000000005	5590250000000006
TH	THB	4900260000000003	5590270000000004
US	USD	4900460000000009	5590470000000018
ZA	ZAR	4900280000000019	5590290000000010

[1] Country codes listed here are in ISO2A format. For further information, please see:
https://docs.securetrading.com/document/toolbox/country-codes/

[2] Currency codes listed here are in ISO3A format. For further information, please see:
https://docs.securetrading.com/document/toolbox/currency-codes/

Declined authorisation

During your integration, you can use the following international test card details in order to test your system for DCC transactions that are declined by the acquirer.

Country Code[1]	Currency Code[2]	Visa	Mastercard
AE	AED	4900000000002272	5590010000002372
AU	AUD	4900300000002482	5590310000002442
BR	BRL	4900020000002452	5590030000002412
CA	CAD	4900320000002472	5590330000002432
CH	CHF	4900340000002462	5590350000002422
CZ	CZK	4900040000002492	5590050000002402
DE	EUR	4500000000002482	5500000000002422
DK	DKK	4900360000002452	5590370000002412
GB	GBP	4300000000002492	5311110000002402
HK	HKD	4900380000002492	5590390000002402
IN	INR	4900060000002482	5590070000002442
JP	JPY	4900400000002472	5590410000002432
KR	KRW	4900080000002472	5590090000002432
MY	MYR	4900100000002452	5590110000002412
NG	NGN	4900120000002492	5590130000002402
NO	NOK	4900420000002462	5590430000002422
NZ	NZD	4900140000002482	5590150000002442
PL	PLN	4900160000002472	5590170000002432
QA	QAR	4900180000002462	5590190000002422
RU	RUB	4900200000002492	5590210000002402
SA	SAR	4900220000002482	5590230000002442
SE	SEK	4900440000002452	5590450000002412
SG	SGD	4900240000002472	5590250000002432
TH	THB	4900260000002462	5590270000002422
US	USD	4900460000002492	5590470000002402
ZA	ZAR	4900280000002452	5590290000002412

[1] Country codes listed here are in ISO2A format. For further information, please see:
https://docs.securetrading.com/document/toolbox/country-codes/

[2] Currency codes listed here are in ISO3A format. For further information, please see:
https://docs.securetrading.com/document/toolbox/currency-codes/

7.1 Testing "DCC"

The card numbers listed in this test section are associated with specific local currencies. When performing "DCC", using a card with a currency that is different to the Merchant's currency should return the amount in both the Customer's local currency and the Merchant's currency.

7.2 Testing "CPC"

When testing "CPC", the currencies associated with the test card details used are irrelevant, as the customer chooses their currency. You should be able to submit any of the test card details listed in this test section and receive an "authorised" or "declined" response, as appropriate.

8 Further Information and Support

Please find below some useful information with regards to documentation and support for your Secure Trading solution.

8.1 Secure Trading Support

If you have any questions regarding integration or the maintenance of the system, please contact our support team using one of the following methods:

Method	Details
Telephone	+44 (0) 1248 672 050
Fax	+44 (0) 1248 672 099
Email	support@securetrading.com
Website	http://www.securetrading.com/support/support.html

8.2 Secure Trading Sales

If you do not have an account with us, please contact our sales team and they will inform you of the benefits of a Secure Trading account.

Method	Details
Telephone	0800 028 9151
Telephone (Int'l)	+44 (0) 1248 672 070
Fax	+44 (0) 1248 672 079
Email	sales@securetrading.com
Website	http://www.securetrading.com

8.3 Useful Documents

The documents listed below should be read in conjunction with this document:

⫽ Web Services User Guide – This document outlines how to use Web Services.
⫽ Payment Pages Setup Guide – This document outlines how to use Payment Pages.
⫽ XML Specification – This defines the XML that is submitted in requests to Secure Trading via Web Services.
⫽ 3-D Secure – This document explains how to use 3-D Secure and how to enable it on your account.
⫽ PayPal – This document defines the XML Requests and Responses for PayPal transactions through STPP.

Any other document regarding the STPP system can be found on website (http://www.securetrading.com). Alternatively, please contact our support team as outlined above.

8.4 Frequently Asked Questions

Please visit the FAQ section on our website (http://www.securetrading.com/support/faq).