Appendix B: Simulated Processing Responses

The ProPay® integration and Sand Box environments can provide simulated responses for real time credit card processing by passing the following reserved values in their respective fields which allows a solution to be built to handle both successful and declined transactions for various reasons.

B.1 – Reserved Card Numbers, Amounts and CVV Values

The following Card numbers are reserved for testing purposes.

Card Number	Card Brand	Simulated Response	
4747474747474747	Visa	Success*	
4111111111111111	Visa	Success*	
54545454545454	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.	
46161616161616	Visa	Insufficient funds.	
4535353535353535	Visa	Invalid credit card number; Credit card networks cannot locate this card's issuing bank.	

*When these card numbers are used in conjunction with the following amounts additional simulated responses will be generated

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.		

*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

*When these card numbers are used in conjunction with the following postal codes additional simulated responses will be generated

Postal Code	AVS	AVS Response Text		
83204	Α	Address Match		
85284	Z	Zip Match		
99994	U	Verification Unavailable		
99998	G	Verification Unavailable		
832085284	Υ	Exact Match		
999970001	В	Address Match		
999970002	С	Server Unavailable or Offline		
999970003	D	Exact Match		
999970004	I	Verification Unavailable		
999970005	М	Exact Match		
999970006	P	Zip Match		
999970009	S	Service Not supported		
999970010	R	Issuer system unavailable		
	N	Zip Code and Street Do Not Match		
All Others	Т	Returned in the test environment		

B.2 – Testing with Credit Card Track Data

The following track data will produce a successful transaction:

<track1>%B47474747474747474747*SHINKLE/ROBIN ^12061011000006980?</track1><track2>;47474747474747474710010100000006980?</track2>

B.3 – Testing with Encrypted track data

The following encrypted track data will produce a successful response:

Encrypted Track Data: r/2leFFDTcklx6jNjE0wKoBwsKS9exrVnJz3Ak2JXwE19HWCurveS/9z7bOKJFQkiZy6FxHn+aw=

Encrypted Track Data2: 2xJACbGhDfeSkFKFzO9nn7TB9cyw/Zp4Dd8EJ+/n6UIVsjUQkPu3Jg==

KeySerialNumber: kBAkCx6VkwAAAg==

Card Number: 510265******0995, expiration date = 08/16

DeviceType = MagTekDynamag

B.4 – Testing with ACH data

ACH transactions do not provide for real-time authorization.

In order to perform test ACH transactions the submitted routing number must be a real and legitimate ABA routing number

B.5 – Testing with Visa Checkout

When referring cardholders to Visa's hosted page the created card holder accounts must store and approve transactions with a reserved test card number that yields a successful transaction