Bank Card Gateway

Testing Procedures and Decline Codes

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Bank Card Testing Services

An account placed in test mode will only respond to a specific group of MOD10-compliant test card numbers - provided that the card type being processed is enabled in the test account profile: (ie: Amex enabled, Visa enabled, MasterCard enabled, and Discover enabled).

Card	Number
Visa	4111111111111111
MasterCard	5499740000000057
Discover	6011000993026909
Amex	371449635392376

Purchase Card Level III Testing Services

Card	Number
Visa	4128123412341231
MasterCard	5499740000000065

For developers who want to generate specific response codes, AVS responses, and CVV2 responses for application specific testing, the transaction amount can be used to generate specific response messages as detailed in the table below:

Amount	Response Indicator	Response Code	AVS Response Code	CVV/CVV2 Response Code	Response Message
$1.00	A	000001	""	M	APPROVED
$2.00	E	000002	""	N	DECLINED
$3.00	A	000003	""	P	APPROVED
$4.00	E	000004	""	S	DECLINED

Amount	Response Indicator	Response Code	AVS Response Code	CVV/CVV2 Response Code	Response Message
$5.00	E	000005	""	U	DECLINED
$6.00	A	000006	X	P	APPROVED
$7.00	A	000007	Y	P	APPROVED
$8.00	A	000008	A	P	APPROVED
$9.00	A	000009	Z	P	APPROVED
$10.00	A	000010	N	P	APPROVED
$16.00	X	999999	""	P	UNABLE TO PROCESS

Decline Codes

Code	Error	Description
000000	INTERNAL SERVER ERROR	Server Error, Please contact Sage for assistance or more information
711711	ERROR REVIEW REPORTING	Please log into the Virtual Terminal to review your transaction history to determine the status of this transaction. If you need assistance, please contact Technical Support at 877-470-4001
900000	INVALID T_ORDERNUM	Order number value is in an invalid format
900001	INVALID C_NAME	Name value is in an invalid format or was left blank
900002	INVALID C_ADDRESS	Address value is in an invalid format or was left blank
900003	INVALID C_CITY	City value is in an invalid format or was left blank

Code	Error	Description
900004	INVALID C_STATE	State value is in an invalid format or was left blank
900005	INVALID C_ZIP	Zip code value is in an invalid format or was left blank
900006	INVALID C_COUNTRY	Country value is in an invalid format or was left blank
900007	INVALID C_TELEPHONE	Telephone value is in an invalid format or was left blank
900008	INVALID C_FAX	Fax value is in an invalid format or was left blank
900009	INVALID C_EMAIL	Email value is in an invalid format or was left blank
900010	INVALID C_SHIP_NAME	Shipping address name value is in an invalid format
900011	INVALID_C_SHIP_ADDRESS	Shipping Address value is in an invalid format
900012	INVALID_C_SHIP_CITY	Shipping city value is in an invalid format
900013	INVALID_C_SHIP_STATE	Shipping state value is in an invalid format
900014	INVALID_C_SHIP_ZIP	Shipping zip code value is in an invalid format
900015	INVALID_C_SHIP_COUNTRY	Shipping country value is in an invalid format
900016	INVALID_C_CARDNUMBER	Credit card number value is in an invalid format
900017	INVALID_C_EXP	Expiration date value is in an invalid format
900018	INVALID_C_CVV	CVV (card verification value) value is in an invalid format or was left blank (if set to required)
900019	INVALID_T_AMT	Grand Total must equal > $0.00. Please check subtotal, shipping and tax values.
900020	INVALID_T_CODE	Transaction Code value is in an invalid format or was left blank

Code	Error	Description
900021	INVALID_T_AUTH	Authorization code is in an invalid format or was left blank (required for Force transactions)
900022	INVALID_T_REFERENCE	Reference value is in an invalid format or was left blank (Required for Force or Void by Reference)
650102	AVS FAILURE – N	The AVS result was a no match and the transaction was Voided
650103	AVS FAILURE – YX	The AVS result was not an exact match and the transaction was Voided
650103	AVS FAILURE – AYXWZ	The ASV result was not a partial match and the transaction was Voided
650104	CVV FAILURE – M	The CVV result was not a exact match and the transaction was Voided
650104	CVV FAILURE – N	The CVV result was a no match and the transaction was Voided