

SIMULATOR CREDIT CARD RESPONSE CODES

The cent value of the transaction is what determines the response code in the testing environment. For example, a transaction made for an amount of \$5.00 OR \$1.00 will be approved. **The response code returned for an amount other than those listed here is not predictable.**

VISA Cards

- Transactions values between**

\$11.00 to \$ 49.99, \$60.01 to \$119.99 and \$130.01 to \$150.00 will always be approved.

- Transactions values between**

\$50.00 to \$60.00 will always be declined with ISO/RESP code 41/478

- Transactions values between**

\$120.00 to \$130.00 will always be declined with ISO/RESP Code 54/482

Transactions from \$0.00 to \$9.99 use the following cent value table:

Simulator Amount	Response Code	Description
0.00	"00/027"	Approved
0.08	"08/004"	Approved/Tran approved with ID
0.11	"11/028"	Approved/VIP
0.23	"01/027"	Approved/ without balance
0.80	"01/027"	Approved
0.81	"01/027"	Approved
0.82	"01/027"	Approved
0.83	"01/027"	Approved
0.84	"01/027"	Approved
0.01	"02/483"	Call For Auth
0.02	"02/484"	Call for Auth/ Refer – Issue call
0.03	"03/476"	Declined/Merchant not on file
0.04	"04/479"	Hold Card/Call/Capture
0.05	"05/481"	Declined
0.06	"06/050"	Declined
0.07	"07/480"	Hold Card/Call/Capture
0.09	"09/078"	Declined System problem/Retry/Duplicate transaction
0.12	"12/476"	Declined/Invalid transaction
0.13	"13/476"	Declined/Invalid advice amount

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0.14	"14/477"	Call For Auth/Ineligible account
0.15	"15/476"	Declined/Invalid destination
0.19	"19/476"	Declined/Unable to authorize
0.20	"81/486"	Declined/Unable to authorize
0.21	"83/074"	Declined System Problem /Retry/Unable to authorize
0.22	"84/050"	Declined – error 050
0.24	"91/476"	Declined/Unable to process
0.41	"41/478"	Hold Card /Call/Capture
0.43	"43/480"	Hold Card/Call /Capture; CAF status 3
0.51	"51/481"	Declined/Low funds
0.54	"54/482"	Declined/Expired card
0.57	"57/481"	Declined/Invalid transaction
0.58	"58/481"	Declined/Invalid transaction
0.61	"61/483"	Call For Auth/Over daily limit
0.62	"62/481"	Declined/Restricted
0.63	"63/074"	Declined Cannot Process/Retry/Unable to authorize
0.65	"65/481"	Declined/Number times used
0.68	"68/113"	System Timeout
0.91	"01/027"	Approved – 5 second delay
0.92	"01/027"	Approved – 10 second delay
0.93	"01/027"	Approved – 15 second delay
0.94	"01/027"	Approved – 20 second delay
0.95	"01/027"	Approved – 25 second delay
0.96	"01/027"	Approved – 30 second delay
0.97	"01/027"	Approved – 35 second delay
0.98	"01/027"	Approved – 40 second delay

Note: Transactions with penny values of 91 to 98 may behave unexpectedly due to a delay in the response to terminal causing a timeout to occur.

Transactions from \$0.00 to \$9.00 use the following cent value table: MASTERCARD and DINERS Cards

Simulator Amount	Response Code	Description
0.01	"02/483"	Call For Auth Refer to Card Issuer
0.05	"05/481"	Declined Do Not Honor
0.08	"08/004"	Approved/Tran approved with ID
0.14	"14/477"	Invalid Card Number
0.41	"41/478"	Hold Card/Call/Capture Lost Card
0.43	"43/480"	Hold Card/Call/Capture; CAF status
0.75	"75/481"	Allowable number of PIN tries limit exceeded – Maestro only
0.96	"96/476"	Invalid transaction, rejected

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**NOTE**

Transactions with penny values of 91 to 98 may behave unexpectedly due to a delay in the response to terminal causing a timeout to occur.

AMEX Cards

Simulator Amount	Response Code	Description
\$5.00	50/438	Transaction not approved DECLINED * DECLINED =
\$5.07	53/440	Transaction not approved REFERRED * CALL AMEX =
\$5.09	07/427	Transaction not approved DECLINED * INVALID MERCHANT =
\$5.11	09/429	Transaction not approved DECLINED * ACCT ERROR-RETRY =
\$5.15	51/439	Transaction not approved DECLINED * SERVICE ERROR =

**NOTE**

For AMEX, simulation amount must be exact as mentioned above for decline responses. For approved response, you can send in any even amount (*.00) except \$5.00 (e.g. \$4.00, \$10.00, \$65.00...).

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Above \$11, the following rules apply for VISA Cards:

Simulator Amount	Response Code	
\$11.00 to \$49.99	01/"027"	Approved
\$50.00 to \$60.00	41/"478"	Declined
\$60.01 to \$119.99	01/"027"	Approved
\$120.00 to \$130.00	54/"482"	Declined
\$130.01 to \$150.00	01/"027"	Approved

Transactions performed with the following VISA card numbers will always be approved:

Card Number	ISO Approval Code
4502285070000007	01
4924190000003750	01
4551210032790206	01
4924190000000145	01
4524000000015080	01

Transactions performed with the following VISA card numbers will always be declined:

Card Number	ISO Decline Reason Code
4355310002576375	54
4716091243227333	62
4556462273286718	06
4217048416210847	96
4485621544903528	51



NOTE

The simulator is not designed for load testing. Moneris Solutions asks that no excessive transaction volume be sent to the simulator. Should you wish to test all the penny values listed, we recommend placing at least a two second pause between each transaction request.



NOTE

These responses may change without notice. Moneris Solutions recommends that you check our download portal regularly, <https://developer.moneris.com> to check for possible updates.