

# CPS TEST CONDITIONS

**January 2021**

Version 2.0.0.0

## **Disclosure Statement**

Copyright © 2021 JPMorgan Chase & Co. All rights reserved.

All Information contained herein is STRICTLY CONFIDENTIAL AND PROPRIETARY – Not for Use or Disclosure outside JPMorgan Chase Bank N.A., and its respective affiliates or customers.

This publication is for informational purposes only, and its content does not represent a contract or agreement, in any form. Chase reserves the right to alter product specifications without notice. No part of this publication may be reproduced or transmitted in any form or by any means, electronic or mechanical, including photocopy, recording, or any information storage or retrieval system, without Chase's permission.

All brand names and product names used in this document are trade names, service marks, or registered trademarks of their respective owners. No part of this publication shall be construed as any license, express or implied, to any of the respective owners' trade names, service marks or trademarks or any patents, copyrights or other intellectual property of JPMorgan Chase Bank, N.A., and its respective affiliates and shall not be used or furnished as any reference and/or in connection with any advertisement, announcement, release or promotional materials by any persons other than such respective owners.

## What's New or Changed in Version 2.0.0.0

The following updates have been made to this version of the guide since version 1.7:

- Updated style of document throughout
- Updated change log format
- [Updated AVS table with newer descriptions for responses](#)
- Added copyrights, reserves, trademarks and service marks on the first instance for the various card brands and their products and services
- Added Tandem Dummy Authorizer test scenarios for WEX

# Table of Contents

<b>What's New or Changed in Version 2.0.0.0 .....</b>	<b>3</b>
<b>Introduction .....</b>	<b>6</b>
<b>Test Card Numbers .....</b>	<b>7</b>
<b>Track Data .....</b>	<b>9</b>
U.S .....	9
ChaseNet .....	9
Visa .....	9
MasterCard .....	10
American Express .....	11
Discover .....	11
China UnionPay .....	12
Japanese Credit Bureau .....	13
Diners .....	13
U.S Debit / EBT / FSA.....	14
<b>Terminal Capture (TCS) UTF 1.97 - Host Error Response Chart .....</b>	<b>16</b>
<b>Host Capture (HCS) UTF 1.97 - Host Error Response Chart.....</b>	<b>18</b>
<b>Terminal Capture (TCS) PNS ISO - Host Error Response Chart .....</b>	<b>20</b>
<b>Host Capture (HCS) PNS ISO - Host Error Response Chart .....</b>	<b>22</b>
<b>TG23 - Host Error Response Chart .....</b>	<b>24</b>
AVS Zip Rules .....	27

<b>Address Verification Service (AVS) Response Codes .....</b>	<b>28</b>
<b>Card Verification Data (CVD) and Presence/Response Codes.....</b>	<b>34</b>
<b>MasterCard Secure Code (MCSC) Test Cases .....</b>	<b>35</b>
<b>Verified by Visa (VbV) Test Cases .....</b>	<b>36</b>
<b>Commercial Card Test Cases .....</b>	<b>38</b>
<b>Partial Authorization and Prepaid Card Test Cases .....</b>	<b>43</b>
<b>Credit/Debit Prepaid Balances Only Test Cases .....</b>	<b>46</b>
Stand Alone Balance Inquiries .....	47
<b>PINless Debit Test Cases for STAR and NYCE .....</b>	<b>48</b>
<b>Canadian Debit Test Cases .....</b>	<b>49</b>
<b>Electronic Benefits (EBT) Available/Ledger Test.....</b>	<b>50</b>
<b>Healthcare Auto-substantiation (FSA / IIAS) Test Cases .....</b>	<b>52</b>
<b>Reversal Advice Testing for Credit, Debit, EBT .....</b>	<b>55</b>
<b>Reversal Advice Testing for Stored Value.....</b>	<b>57</b>
<b>AFD Partial Authorization Test Cases .....</b>	<b>60</b>
<b>Store and Forward Test Cases .....</b>	<b>61</b>
<b>eCheck Test Cases (ECP).....</b>	<b>62</b>

# Introduction

This document contains the test cards numbers, track data and trigger amounts that can be used to elicit specific responses on the Tampa PNS Test Host. This document (including card numbers) is not applicable to production testing.

To receive a specific response back from the test Host, use a test card in conjunction with a specific transaction amount. In the case that a test is only applicable to certain card number(s) or type, the page will note the applicable card or type. The responses of some test cases are capture-or message format-specific, so please be sure to reference the appropriate page for your message format:

TCS - UTF 1.97 (Terminal Capture Credit, UTF 1.97) HCS - UTF 1.97 (Host Capture Credit, UTF 1.97)

TCS - PNSISO (Terminal Capture Credit, PNS ISO) HCS - PNSISO (Host Capture Credit, PNS ISO)

TG23 - Ruby-specific message format.

All other pages contain test cases that should work for any message format.

Any amount outside of what's listed in this CPS Test Conditions Document should return an approval (with the exception of EMV).

**Note:** The test conditions only apply to authorizations attempted via mag-stripe or manual entry.

## Test Card Numbers

Card Brand	Test Card Number
Visa© - ChaseNet	4011361100000012
Visa - Consumer	4788250000028291
Visa - Consumer	4011361100000012
Visa - Consumer	4025240000000088
Visa - Purchasing	4055011111111111
Visa - Corporate Business	4159280000000009
Visa Fleet	4485536666666663
MasterCard© - Consumer	5454545454545454
MasterCard - Purchasing	5405222222222226
MasterCard - Corp Business	5132850000000008
MasterCard - Fleet	5567356006664734
MasterCard - 2 Bin (Manual and Card Not Present Only)	2221000000000009
MasterCard - 2 Bin (Manual and Card Not Present Only)	2321000000000008
MasterCard - 2 Bin (Manual and Card Not Present Only)	2421000000000007
MasterCard - 2 Bin (Manual and Card Not Present Only)	2521000000000006
MasterCard - 2 Bin (Manual and Card Not Present Only)	2621000000000005
MasterCard - 2 Bin (Manual and Card Not Present Only)	2720990000000007
American Express® - Consumer	371449635398431
American Express - ANSI	373953192351004
Discover®	6011000995500000
Discover	6011025500395802
Discover	6011020000045098
Discover	6011260000004923

<b>Card Brand</b>	<b>Test Card Number</b>
Discover	6011740000227905
Discover	6011780000241118
Discover	6011869900245897
Discover	6499999900149475



# Track Data

## U.S

### ChaseNet

#### ChaseNet Credit®

%B4011361100000012^CARD 1/CHASENET TEST^20121011797500150000000000000000?;4011361100000012=201210117975150?

### Visa

#### Visa Consumer Card

%B4025240000000088^PAYMENTECH/ CHASE^20121011000000000000000000000000?;4025240000000088=20121010000?

#### Visa Consumer Card

%B4895390000000013^VISA TEST/GOOD^201210100733000000?;4895390000000013=201210100000733?

#### Visa Corporate Business

%B4159280000000009^BU.SINESS/VISA CORPORATE^2012105432112345678?;4159280000000009=20121015432112345678?

#### Visa Purchasing Card





**Discover Gift Card #1, CID = 222, EXP 12/2020**

%B6011020000045098^DISCOVER PREPAID/CPS TEST ^2012101100007000000?;6011020000045098=2012101100007000000?

**Discover Gift Card #2, CID = 226, EXP 12/2020**

%B6011260000004923^DISCOVER PREPAID/CPS TEST ^20121011000000300000?;6011260000004923=20121011000000300000?

**Discover Gift Card #3, CID = 498, EXP 12/2020**

%B6011740000227905^DISCOVER PREPAID/CPS TEST ^20121011000035300000?;6011740000227905=20121011000035300000?

**Discover Gift Card #4, CID = 466, EXP 12/2020**

%B6011780000241118^DISCOVER PREPAID/CPS TEST^20121011000053400000?;6011780000241118=20121011000053400000?

**Discover Gift Card #5, CID = 251, EXP 12/2020**

%B6011869900245897^CARD/DISCOVER GIFT^20121011000066100000?;6011869900245897=20121011000066100000?

**Discover Gift Card #6, CID = 343, EXP 12/2020**

%B6499999900149475^DISCOVER PREPAID/CPS TEST^20121011000091900000?;6499999900149475=20121011000091900000?

## China UnionPay

**CUP Test Card #1, CID = 123, EXP 12/2020**

%B6221261111113245^DISCOVER CUP/CPS TEST ^20121011000112312300?;6221261111113245=20121011000112312300?

**CUP Test Card #13, CID = 123, EXP 12/2020**

%B6282000123842342^DISCOVER CUP/CPS TEST ^20121011000112312300?;6282000123842342=20121011000012312300?

**CUP Test Card #15, CID = 123, EXP 12/2020**

%B6250941006528599^15/CUP TESTCARD^20121011000112312300?;6250941006528599=20121011000012312300?

## Japanese Credit Bureau

**JCB Consumer Card**

%B3566002020140006^CHASE PAYMENTECH^20121015432112345678?;3566002020140006=20121015432112345678?

## Diners

**Diners Test Card #1 (Discover/Diners Bin)**

%B3059990000000022,TEST CARD/DINERS CLUB ,1010101030912345678901239991231?;3059990000000022=20121010309123999123?

**Diners Test Card #2 (Discover/Diners Bin)**

%B3095000000000018,TEST CARD/DINERS CLUB ,1010101030912345678901239991231?;3095000000000018=20121010309123999123?

**Diners Test Card #3 (Discover/Diners Bin)**

%B36259600000012,TEST CARD/DINERS CLUB ,101010103091234567890123999123123?;36259600000012=2012101030912399912312?





# Terminal Capture (TCS) UTF 1.97 - Host Error Response Chart

Amount	Error Text	Error Number	Comments
\$x.01	AUTH DECLINED	200	
\$x.02	CALL VOICE OPER	201	
\$x.03	HOLD - CALL	202	
\$x.04	CALL VOICE OPER	203	
\$x.05	INVALID CARD NO	204	
\$x.06	INVALID EXP DATE	205	
\$x.07	INVALID ICA NO	206	
\$x.08	INVALID ABA NO	207	
\$x.09	INVALID PIN NO	208	
\$x.10	INVALID BANK MID	209	
\$x.11	INVALID TERM NO	210	
\$x.12	INVALID AMOUNT	211	
\$x.13	INVALID STATE CD	212	
\$x.14	DECLINE	213	
\$x.15	CALL VOICE OPER	214	
\$x.16	LOST/STOLEN CARD	215	
\$x.17	INVALID PIN	216	
\$x.18	OVER CREDIT FLR	217	
\$x.19	*REQUEST DENIED*	218	
\$x.20	NOT ONLINE TO ??	220	
\$x.21	*REQUEST DENIED*	218	
\$x.22	*REQUEST DENIED*	218	
\$x.23	*REQUEST DENIED*	218	
\$x.24	*REQUEST DENIED*	218	
\$x.25	*REQUEST DENIED*	218	



Amount	Error Text	Error Number	Comments
\$x.59	DECLINED PER CARDHOLDER		
\$x.92	*REQUEST DENIED*	218	
\$x.93	*REQUEST DENIED*	218	
\$x.94	*REQUEST DENIED*	218	
\$x.97	*REQUEST DENIED*	218	
\$x.98	*REQUEST DENIED*	218	
\$x.99	*REQUEST DENIED*	218	
\$1.69	returns AVS=Y on manual entry	NA	
\$19.58	returns D in the Auth Code	NA	VISA ONLY
>\$999,999.99	INVALID AMOUNT	319	Host max amount is 999,999.99
\$98.26 – \$98.91	PSERV=N; Downgrade Reason = NP	NA	VISA ONLY

# Host Capture (HCS) UTF 1.97 - Host Error Response Chart

Amount	Error Text	Error Number	Comments
\$x.01	AUTH DECLINED	200	
\$x.02	CALL VOICE OPER	201	
\$x.03	HOLD - CALL	202	
\$x.04	CALL VOICE OPER	203	
\$x.05	INVALID CARD NO	204	
\$x.06	INVALID EXP DATE	205	
\$x.07	INVALID ICA NO	206	
\$x.08	INVALID ABA NO	207	
\$x.09	INVALID PIN NO	208	
\$x.10	INVALID BANK MID	209	
\$x.11	INVALID TERM NO	210	
\$x.12	INVALID AMOUNT	211	
\$x.13	INVALID STATE CD	212	
\$x.14	DECLINE	213	
\$x.15	CALL VOICE OPER	214	
\$x.16	LOST/STOLEN CARD	215	
\$x.17	INVALID PIN	216	
\$x.18	OVER CREDIT FLR	217	
\$x.19	*REQUEST DENIED*	218	
\$x.20	NOT ONLINE TO ??	220	
\$x.21	DOWN - PLS RETRY	221	
\$x.22	AUTH. DECLINED	222	
\$x.23	INVALID PIN NO	223	
\$x.24	AUTH. DECLINED	224	
\$x.25	CARD NOT ALLOWED	225	

Amount	Error Text	Error Number	Comments
\$x.59	DECLINED PER CARDHOLDER		
\$x.92	DOWN - PLS RETRY	292	
\$x.93	BU.SY - PLS RETRY	293	
\$x.94	BU.SY - PLS RETRY	294	
\$x.97	ERROR - RETRY	297	
\$x.98	ERROR - RETRY	298	
\$x.99	ERROR - RETRY	299	
\$1.69	returns AVS=Y on manual entry	NA	
\$19.58	returns a D in the Auth Code	NA	VISA ONLY
>\$999,999.99	INV TRAN AMOUNT	305	Host max amount is 999,999.99
>\$98 <\$99	PSERV=N; Downgrade Reason = NP	NA	VISA ONLY
>\$10	Approves for \$10 less than original	NA	Debit Only

# Terminal Capture (TCS) PNS ISO - Host Error Response Chart

Amount	Error Text	Error Number	Bit 39	Comments
\$x.01	AUTH DECLINED	99001	05	
\$x.02	CALL VOICE OPER	99002	01	
\$x.03	HOLD - CALL	99003	04	
\$x.04	CALL VOICE OPER	99004	19	
\$x.05	INVALID CARD NUMBER	99005	14	
\$x.06	INVALID EXPIRY DATE	99006	54	
\$x.07	INVALID ICA NUMBER	99007	15	
\$x.08	INVALID ABA NUMBER	99008	15	
\$x.09	INVALID PIN NUMBER	99009	38	
\$x.10	INVALID MERCHANT	99010	03	
\$x.11	INVALID TERMINAL NUMBER	99011	03	
\$x.12	INVALID AMOUNT	99012	13	
\$x.13	INVALID STATE CODE	99013	12	
\$x.14	DECLINE	99014	01	
\$x.15	CALL VOICE OPER	99015	01	
\$x.16	LOST/STOLEN CARD	99016	43	
\$x.17	INVALID PIN	99017	38	
\$x.18	OVER CREDIT FLOOR	99018	01	
\$x.19	*REQUEST DENIED*	99019	05	
\$x.20	NOT ONLINE TO AUTH	99020	01	
\$x.21	APPL ERR SAODSP 0021	99021	05	
\$x.22	APPL ERR SAODSP 0022	99022	05	

Amount	Error Text	Error Number	Bit 39	Comments
\$x.23	APPL ERR SAODSP 0023	99023	05	
\$x.24	APPL ERR SAODSP 0024	99024	05	
\$x.25	APPL ERR SAODSP 0025	99025	05	
\$x.59	DECLINED PER CARDHOLDER		17	
\$x.92	*REQUEST DENIED*	99092	05	
\$x.93	*REQUEST DENIED*	99093	05	
\$x.94	*REQUEST DENIED*	99094	05	
\$x.97	*REQUEST DENIED*	99097	05	
\$x.98	*REQUEST DENIED*	99098	05	
\$x.99	*REQUEST DENIED*	99099	05	
\$19.58	returns a D in the Auth Code	NA		VISA ONLY
>\$999,999.99	INVALID FIELD IN MESSAGE	41071	30	Host max amount is 999,999.99
\$98.26 – \$98.91	PSERV=N; Downgrade Reason = NP	NA		VISA ONLY

# Host Capture (HCS) PNS ISO - Host Error Response Chart

Amount	Error Text	Error Number	Bit 39	Comments
\$x.01	AUTH DECLINED	99001	05	
\$x.02	CALL VOICE OPER	99002	01	
\$x.03	HOLD - CALL	99003	04	
\$x.04	CALL VOICE OPER	99004	19	
\$x.05	INVALID CARD NUMBER	99005	14	
\$x.06	INVALID EXPIRY DATE	99006	54	
\$x.07	INVALID ICA NUMBER	99007	15	
\$x.08	INVALID ABA NUMBER	99008	15	
\$x.09	INVALID PIN NUMBER	99009	38	
\$x.10	INVALID MERCHANT	99010	03	
\$x.11	INVALID TERMINAL NUMBER	99011	03	
\$x.12	INVALID AMOUNT	99012	13	
\$x.13	INVALID STATE CODE	99013	12	
\$x.14	DECLINE	99014	01	
\$x.15	CALL VOICE OPER	99015	01	
\$x.16	LOST/STOLEN CARD	99016	43	
\$x.17	INVALID PIN	99017	38	
\$x.18	OVER CREDIT FLOOR	99018	01	
\$x.19	*REQUEST DENIED*	99019	05	
\$x.20	NOT ONLINE TO AUTH	99020	01	
\$x.21	DOWN - PLS RETRY	99021	19	
\$x.22	AUTH. DECLINED	99022	05	
\$x.23	INVALID PIN NO	99023	38	
\$x.24	AUTH. DECLINED	99024	05	

<b>Amount</b>	<b>Error Text</b>	<b>Error Number</b>	<b>Bit 39</b>	<b>Comments</b>
\$x.25	CARD NOT ALLOWED	99025	57	
\$x.59	DECLINED PER CARDHOLDER		17	
\$x.92	DOWN - PLS RETRY	99092	19	
\$x.93	BU.SY - PLS RETRY	99093	19	
\$x.94	BU.SY - PLS RETRY	99094	19	
\$x.97	ERROR - RETRY	99097	19	
\$x.98	ERROR - RETRY	99098	19	
\$x.99	ERROR - RETRY	99099	19	
\$19.58	returns a D in the Auth Code	NA		VISA ONLY
>\$999,999.99	INVALID FIELD IN MESSAGE	41071	30	Host max amount is 999,999.99
\$98.26 – \$98.91	PSERV=N; Downgrade Reason = NP	NA		VISA ONLY
>\$10	Approves for \$10 less than original			Debit Only

## TG23 - Host Error Response Chart

Amount	Error Text	Error Number	Bit 39	Bit 39 Definition	Ruby Custom Error	Comments
\$x.01	AUTH DECLINED	99001	100	DO NOT HONOR	CARD REJECTED	
\$x.02	CALL VOICE OPER	99002	107	REFER TO CARD ISSUER	CARD REJECTED	
\$x.03	HOLD - CALL	99003	107	REFER TO CARD ISSUER	CARD REJECTED	
\$x.04	CALL VOICE OPER	99004	107	REFER TO CARD ISSUER	CARD REJECTED	
\$x.05	INVALID CARD NO	99005	111	INVALID CARD NUMBER	CARD REJECTED	
\$x.06	INVALID EXP DATE	99006	101	EXPIRED CARD	EXPIRED CARD	
\$x.07	INVALID ICA NO	99007	180	UNABLE TO PROCESS REQUEST, PLEASE RETRY	PLEASE RETRY	
\$x.08	INVALID ABA NO	99008	180	... PLEASE RETRY	PLEASE RETRY	
\$x.09	INVALID PIN NO	99009	117	INCORRECT PIN	INVALID PIN	
\$x.10	INVALID MERCH NO	99010	109	INVALID MERCHANT	CARD REJECTED	



Amount	Error Text	Error Number	Bit 39	Bit 39 Definition	Ruby Custom Error	Comments
\$x.11	INVALID TERM NO	99011	109	INVALID MERCHANT	CARD REJECTED	
\$x.12	INVALID AMOUNT	99012	110	INVALID AMOUNT	INVALID AMOUNT	
\$x.13	INVALID STATE CD	99013	103	CARD ACCEPTOR CALL ACQUIRER	CARD REJECTED	
\$x.14	DECLINE	99014	902	INVALID TRANSACTIO	INVALID TRANS	
\$x.15	CALL VOICE OPER	99015	107	REFER TO CARD ISSUER	CARD REJECTED	
\$x.16	LOST/STOLEN CARD	99016	102	SU.SPECTED FRAUD	CARD REJECTED	
\$x.17	INVALID PIN	99017	117	INCORRECT PIN	INVALID PIN	
\$x.18	OVER CREDIT FLOOR	99018	116	NOT SUFFICIENT FUNDS	INSUF FUNDS	
\$x.19	*REQUEST DENIED*	99019	100	DO NOT HONOR	CARD REJECTED	
\$x.20	NOT ONLINE	99020	180	... PLEASE RETRY	PLEASE RETRY	
\$x.21	DOWN - PLS RETRY	99021	180	... PLEASE RETRY	PLEASE RETRY	

Amount	Error Text	Error Number	Bit 39	Bit 39 Definition	Ruby Custom Error	Comments
\$x.22	AUTH. DECLINED	99022	100	DO NOT HONOR	CARD REJECTED	
\$x.23	INVALID PIN NO	99023	117	INCORRECT PIN	INVALID PIN	
\$x.24	AUTH. DECLINED	99024	100	DO NOT HONOR	CARD REJECTED	
\$x.25	CARD NOT ALLOWED	99025	120	TRANSACTION NOT PERMITTED TO TERMINAL	NOT ALLOWED	
\$x.92	DOWN - PLS RETRY	99092	180	... PLEASE RETRY	PLEASE RETRY	
\$x.93	BU.SY - PLS RETRY	99093	180	... PLEASE RETRY	PLEASE RETRY	
\$x.94	BU.SY - PLS RETRY	99094	180	... PLEASE RETRY	PLEASE RETRY	
\$x.97	ERROR - RETRY	99097	180	... PLEASE RETRY	PLEASE RETRY	
\$x.98	ERROR - RETRY	99098	180	... PLEASE RETRY	PLEASE RETRY	
\$x.99	ERROR - RETRY	99099	180	... PLEASE RETRY	PLEASE RETRY	
\$19.58	returns a D in the Auth Code	NA				VISA ONLY

Amount	Error Text	Error Number	Bit 39	Bit 39 Definition	Ruby Custom Error	Comments
>\$999,999.99	INVALID FIELD IN MESSAGE	41071				Host max amount is 999,999.99
\$98.26 – \$98.91	PSERV=N; Downgrade Reason = NP	NA				VISA ONLY
>\$10	PLS PAY INSIDE-AVS	99097	107	REFER TO CARD ISSUER	CARD REJECTED	See table below for AVS zip rules

## AVS Zip Rules

AVS Result Code	Visa/MC/Amex Approval/Referral Response	Discover Approval/Referral	Zip Code to Use
A	Referral	Approval	11111
E	Approval	Approval	22222
N	Referral	Referral	33333
R	Referral	Approval	44444
U	Approval	Referral	55555
Y	Approval	Referral	66666
Z	Approval	Approval	77777
G	Approval	Approval	88888

# Address Verification Service (AVS) Response Codes

The following table contains the AVS response codes supported by the various authorization networks. Not all codes are supported or used by all networks. Check the appropriate network column to determine if the code is supported.

Zip code	Response Code	Visa Description	MC Description	Discover Description	Amex Description
11111	A	Address matches, ZIP code does not	Address matches, ZIP code does not	Address and 5-digit ZIP code match	Address only is correct
44445	B	Address matches, ZIP not verified.			
66667	C	Address and ZIP code not verified due to incompatible formats.			
77778	D	Address and ZIP code match (International only)			
TBD	F	Address and ZIP code match (UK only) Address and/or ZIP code match (U.S. AFT only)			
88888	G	Address not verified for International transaction (International only)		Address info not verified for international transaction	

Zip code	Response Code	Visa Description	MC Description	Discover Description	Amex Description
88889	I	Address not verified (International only)			
22222	M	Address and ZIP code match (International only)			
33333	N	Neither the ZIP nor the address matches	Neither the ZIP nor the address matches	Neither the ZIP nor the address matches	Neither the ZIP nor the address matches
55556	P	ZIP matches, address not verified			
44444	R	Issuer's authorization system is unavailable, try again later (Domestic only)	Retry, system unable to process		System unavailable; retry
11112	S	AVS not supported at this time (Domestic only)	AVS not supported at this time	AVS not supported at this time	AVS not supported at this time
11113	T			9-digit ZIP code matches, but address does not	
55555	U	Unable to perform address verification because either address information is unavailable or Issuer does not support AVS (Domestic only)	No data from issuer/Authorization system	Retry, system unable to process	The necessary information is not available, account number is neither U.S. nor Canadian

Zip code	Response Code	Visa Description	MC Description	Discover Description	Amex Description
22223	W		For U.S. addresses: 9-digit ZIP code matches, but address does not  For non-U.S. addresses: ZIP code matches, but address does not	No data from issuer/authorization system	
33334	X		For U.S. addresses: Exact 9-digit ZIP code match and address match  For non-U.S.: exact postal code and address match	Address and 9-digit ZIP code match*	
66666	Y	Address & 5-digit or 9-digit ZIP match (Domestic only)	For U.S.: Exact 5-digit ZIP code and address match	Address only matches	Yes, address and ZIP code are both correct
77777	Z	Either 5-digit or 9-digit ZIP matches, but address does not or is not included in request	5-digit ZIP code matches, but address does not	5-digit ZIP code matches, but address does not	ZIP code only is correct
D6C1Z7	A	Address matches, ZIP code does not	Address matches, ZIP code does not	Address and 5-digit ZIP code match	Address only is correct
F0S1J0	B	Address matches, ZIP not verified.			

Zip code	Response Code	Visa Description	MC Description	Discover Description	Amex Description
D0L1C0	C	Address and ZIP code not verified due to incompatible formats.			
Q5G4S4	D	Address and ZIP code match (International only)			
N/A	F	Address and ZIP code match (UK only) Address and/or ZIP code match (U.S. AFT only)			
W4K5W4	G	Address not verified for International transaction (International only)		Address info not verified for international transaction	
Z6T3R5	I	Address not verified (International only)			
K0D2T0	M	Address and ZIP code match (International only)			
L5F2C9	N	Neither the ZIP nor the address matches	Neither the ZIP nor the address matches	Neither the ZIP nor the address matches	Neither the ZIP nor the address matches
M1U4P5	P	ZIP matches, address not verified			

Zip code	Response Code	Visa Description	MC Description	Discover Description	Amex Description
K0G1D0	R	Issuer's authorization system is unavailable, try again later (Domestic only)	Retry, system unable to process		System unavailable; retry
M1T3F3	S	AVS not supported at this time (Domestic only)	AVS not supported at this time	AVS not supported at this time	AVS not supported at this time
K0A1U0	T			9-digit ZIP code matches, but address does not	
D0N2T0	U	Unable to perform address verification because either address information is unavailable or Issuer does not support AVS (Domestic only)	No data from issuer/Authorization system	Retry, system unable to process	The necessary information is not available, account number is neither U.S. nor Canadian
W0C1R0	W		For U.S. addresses: 9-digit ZIP code matches, but address does not  For non-U.S. addresses: ZIP code matches, but address does not	No data from issuer/authorization system	



Zip code	Response Code	Visa Description	MC Description	Discover Description	Amex Description
Z0J1P0	X		For U.S. addresses: Exact 9-digit ZIP code match and address match  For non-U.S.: exact postal code and address match	Address and 9-digit ZIP code match*	
T5T4D2	Y	Address & 5-digit or 9-digit ZIP match (Domestic only)	For U.S.: Exact 5-digit ZIP code and address match	Address only matches	Yes, address and ZIP code are both correct
V0B1U0	Z	Either 5-digit or 9-digit ZIP matches, but address does not or is not included in request	5-digit ZIP code matches, but address does not	5-digit ZIP code matches, but address does not	ZIP code only is correct

\* **Note:** An AVS Response of X is only provided for a full address match if the Issuer supports validation of nine digit Postal Codes. If the Issuer only validates five digit Postal Codes, an AVS Response of A will be provided for a full address match even if the Merchant/Acquirer submits the nine-digit Postal Code in the AVS Request.

## Card Verification Data (CVD) and Presence/Response Codes

Use a non-trigger amount in your transaction if you wish to receive the appropriate CVV code in the response.

CVD Entry	Description	Response Code
111	Match	M
222	No Match	N
333	Not Processed	P
444	Should have been present	S
555	Issuer unable to process request	U
666	None	None
777	Decline Tran	N
2222	Match (Amex only)	Y
1111	No Match (Amex only)	N
9999	Not Processed (Amex only)	U
Unknown		N

Presence Code	Description	Response Code
0	Value deliberately bypassed or not provided. Do not send CVV2/CVC2/CID data to host if not provided or bypassed. Field value is information only.	P
1	Value provided (This is the default value).	N
2	Value on card but illegible.	S
9	Cardholder states data not available.	U

# MasterCard Secure Code (MCSC) Test Cases

Test #	AAV Value
1	hsjuQljfl86bAAAAAACm9zU6aqY=(base 64)
2	Empty
3	Asju1ljfl86bAAAAAACm9zU6aqY=(base 64)

## Verified by Visa (VbV) Test Cases

When the CAVV and ECI from each row are sent, the appropriate CAVV response code and CAVV verification response data will be returned.

Test #	Description	Response Code
1	AAABAicJloQDIzAgVAkiAAAAAAAA=	0000100870922840323302054092200000000 0
2	AAABCCMRERI0VniQEhERAAAAAAAA=	0000108231111123456789012111100000000 0
3	AAABCZkRERI0VniQEhERAAAAAAAA=	0000109991111123456789012111100000000 0
4	BwAQCZkRERI0VniQEhERAAAAAAAA=	07001009991111123456789012111100000000 0
5	CAAQCZkRERI0VniQEhERAAAAAAAA=	08001009991111123456789012111100000000 0
6	BwABA4kRERI0VniQEhERAAAAAAAA=	0700103891111123456789012111100000000 0
7	CAAQBQkRERI0VniQEhERAAAAAAAA=	08001005091111123456789012111100000000 0
8	BwABBpgRERI0VniQEhERAAAAAAAA=	0700106981111123456789012111100000000 0
9	CAAQBQkTMRI0VniQEhERAAAAAAAA=	08001005091331123456789012111100000000 0
10	BwAQBwIRERI0VniQEhERAAAAAAAA=	07001007021111123456789012111100000000 0
11	BwABAIERERI0VniQEhERAAAAAAAA=	0700100811111123456789012111100000000 0
12	BwABAIETBAAAAAEMRMEAAAAAA =	070010221130400000000431130400000000 0
13	AAABCCMSIRI0VniQEhERAAAAAAAA=	0000108231221123456789012111100000000 0

Test #	Description	Response Code
14	CQABAGcRERI0VniQEhERAAAAAAA=	09000100671111123456789012111100000000 0

# Commercial Card Test Cases

Responses to online transactions using the card numbers below should include the commercial card indicator listed in the "Type Indicator" column.

S = Purchase Card

R = Corporate Card

B = Business Card

\* = Application should prompt for P-Card data, but host will not return a code

## Visa

Bin Low	Bin High	Type Indicator	Acct # Example
405501	405504	S	4055010000000005 4055010000000013 4055010000000021 4055010000000039 4055010000000047
405550	405554	R	4055500000000005 4055500000000013 4055500000000021 4055500000000039 4055500000000047
415928	415928	B	4159280000000009 4159280000000017 4159280000000025 4159280000000033 4159280000000041

Bin Low	Bin High	Type Indicator	Acct # Example
424604	424605	S	4246040000000002 4246040000000010 4246040000000028 4246040000000036 4246040000000044
427533	427533	R	4275330000000001 4275330000000019 4275330000000027 4275330000000035 4275330000000043
428800	428899	B	4288000000000005 4288000000000013 4288000000000021 4288000000000039 4288000000000047
443085	443085	S	4430850000000000 4430850000000018 4430850000000026 4430850000000034 4430850000000042
448400	448459	R	4484000000000007 4484000000000015 4484000000000023 4484000000000031 4484000000000049
471500	471699	B	4715000000000008 4715000000000016 4715000000000024 4715000000000032 4715000000000040

Bin Low	Bin High	Type Indicator	Acct # Example
448460	448699	S	4484600000000004 4484600000000012 4484600000000020 4484600000000038 4484600000000046
400556	400556	S	4005560000000000 4005560000000018 4005560000000026 4005560000000034 4005560000000042

**Mastercard**

Bin Low	Bin High	Type Indicator	Acct # Example
513285	513285	B	5132850000000008 5132850000000016 5132850000000024 5132850000000032 5132850000000040
513351	513399	B	5133510000000007 5133510000000015 5133510000000023 5133510000000031 5133510000000049
513413	513413	P	5134130000000003 5134130000000011 5134130000000029 5134130000000037 5134130000000045



<b>Bin Low</b>	<b>Bin High</b>	<b>Type Indicator</b>	<b>Acct # Example</b>
513451	513499	B	5134510000000006 5134510000000014 5134510000000022 5134510000000030 5134510000000048
513516	513516	B	5135160000000009 5135160000000017 5135160000000025 5135160000000033 5135160000000041
513537	513568	B	5135370000000004 5135370000000012 5135370000000020 5135370000000038 5135370000000046
513601	513612	B	5136010000000005 5136010000000013 5136010000000021 5136010000000039 5136010000000047
513614	513617	B	5136140000000000 5136140000000018 5136140000000026 5136140000000034 5136140000000042
540500	540599	P	5405000000000000 5405000000000018 5405000000000026 5405000000000034 5405000000000042

Bin Low	Bin High	Type Indicator	Acct # Example
513649	513649	P	5136490000000009 5136490000000017 5136490000000025 5136490000000033 5136490000000041
513700	513799	B	5137000000000005 5137000000000013 5137000000000021 5137000000000039 5137000000000047
511971	51199	B	5119710000000001 5119710000000019 5119710000000027 5119710000000035 5119710000000043
514630	514730	B	5146300000000008 5146300000000016 5146300000000024 5146300000000032 5146300000000040
515687	515715	B	5156870000000007 5156870000000015 5156870000000023 5156870000000031 5156870000000049
555000	556999	P	5550000000000003 5550000000000011 5550000000000029 5550000000000037 5550000000000045

# Partial Authorization and Prepaid Card Test Cases

The following test cases apply to both legacy and new partial authorization processing, unless otherwise noted. The amounts below can be used only on the following account numbers:

- VI
  - 4788250000028291
  - 4055011111111111
- DS
  - 6011000995500000
  - 6011212100000087
- AE
  - 371449635398431
- MC
  - 5454545454545454
  - 5405222222222226
  - 5473000000000007
  - 5581111111111119
- U.S Debit
  - 9999999800002773
- CA Debit
  - 5892971305421622591
  - 4536055022727704

Amount	Balance 1 sent in response	Balance 1 sent in response	Balance 1 sent in response	Balance 1 sent in response	Approved Amount	Response
\$2.03	\$0.00	840	NA	NA	NA	Approved
\$2.78	\$0.00	840	NA	NA	\$2.57	Partial Approval
\$3.26	\$0.00	840	NA	NA	\$1.26	Partial Approval
\$3.27	\$0.00	840	NA	NA	\$1.27	Partial Approval (Non-Prepaid Card)*
\$3.28					\$3.28	Full/Partial Approval (Depleted Card)*
\$4.41	\$0.00	840	NA	NA	\$2.00	Partial Approval
\$6.34	\$0.00	840	NA	NA	\$3.56	Partial Approval
\$7.67	\$0.00	840	NA	NA	\$4.49	Partial Approval
\$8.64	\$0.00	840	NA	NA	\$2.30	Partial Approval
\$9.63	\$3.01	840	NA	NA	NA	Approved
\$9.64	\$3.02	840	\$4.34	124	NA	Approved
\$9.65	-\$4.02	840	-\$5.49	124	NA	Approved
\$9.66	\$4.03	840	\$5.08	124	NA	Decline
\$9.67	\$0.00	NA	NA	NA	\$2.00	Partial Approval
\$9.68	\$0.00	840	NA	NA	NA	Approved
\$9.69	\$0.00	NA	NA	NA	\$7.00	Partial Approval
\$9.70	\$3.08	840	NA	NA	NA	Decline
\$9.71	NA	NA	NA	NA	NA	Approved
\$9.72	\$156.10	840	NA	NA	NA	Approved
\$21.64	\$43.45	840	NA	NA	NA	Approved
\$24.41	\$0.00	840	NA	NA	\$19.00	Partial Approval**
\$37.88	\$0.00	840	NA	NA	\$15.36	Partial Approval
\$0.00	\$3.01	840	NA	NA	NA	Approved***

\*This test only works with new partial authorization processing. Not supported with legacy format.

\*\* This case only works with a debit transaction using 9999999800002773

\*\*\* This case only works with credit transactions using 4055011111111111 and 5405222222222226

**Please note:** Any debit transaction requested for over \$10 will be approved for \$10 less than the requested amount if the transaction includes the partial authorization indicator.

# Credit/Debit Prepaid Balances Only Test Cases

These test cases apply when a prepaid indicator of B (balances only requested, not partial authorization) is submitted. The amounts below can be used only on the following account numbers:

- VI
  - 4788250000028291
- MC
  - 5454545454545454
- DS
  - 6011000995500000
- U.S Debit
  - 9999999800002773
- CA Debit
  - 5892971305421622591
  - 4536055022727704

Amount	Balance 1 sent in response	Balance 1 sent in response	Balance 1 sent in response	Balance 1 sent in response	Approved Amount	Response
\$59.63	\$100.01	840	NA	NA	NA	Approved
\$69.64	\$33.02	840	\$34.34	124	NA	Approved
\$79.65	-\$4.02	840	-\$5.49	124	NA	Approved
\$89.66	\$74.75	840	\$75.80	124	NA	Decline
\$99.68	\$0.00	840	NA	NA	NA	Approved
\$109.70	\$43.08	840	NA	NA	NA	Decline
\$19.71	NA	NA	NA	NA	NA	Approved

## Stand Alone Balance Inquiries

When standalone balance inquiries are submitted for the following cards, the responses outlined will be returned.

<b>Balance</b>	<b>Card Number</b>
\$0	6011000995500000
BAL NOT AVAIL	5454545454545454

## PINless Debit Test Cases for STAR and NYCE

The test cases below return specific issuer response data under and over the interchange cutoff for STAR and NYCE PINless Debit cards. The amounts under \$288 simulate cases under the interchange cutoff and the amounts = \$288 simulate cases over the minimum interchange cutoff.

Amount	Interchange Level	Network	Type	Card	Issuer Response Date
\$50.00	SAPE/SAPL	STAR	Standard	989901234567890	0
\$288.00	SAPX	STAR	Standard	989901234567890	0
\$55.00	SAPE/SAPL	STAR	All-Star	5999012345678901	A12
\$288.00	SAPX	STAR	All-Star	5999012345678901	A12
\$15.00	SAPE/SAPL	NYCE	Standard	8248241234567890	0
\$288.00	SAPX	NYCE	Standard	8248241234567890	0
\$50.00	SAPE/SAPL	NYCE	Premier	9309301234567890	P
\$288.00	SAPX	NYCE	Premier	9309301234567890	P



# Canadian Debit Test Cases

The following Canadian Debit response codes will be mapped to decline transactions based on the amount of the transaction.

\$99.xx sale transactions will be declined based on the cents amount.

Cents Amount	Auth Response Code	Description
\$0.52	66	No Checking Account
\$0.53	67	No Saving Account
\$0.74	19	*Request Denied*
\$0.76	19	*Request Denied*
\$0.70	14	Invalid Tran Format
\$0.79	19	*Request Denied*

# Electronic Benefits (EBT) Available/Ledger Test

The amounts below are applicable to Food Stamp and Cash Benefit transactions (Sale, Return, and Prior) and must be used with the following account number / card:

- EBT 9999999800002773

Amount	Balance sent in response FS Ledger	Balance sent in response FS Available	Balance sent in response FS Beginning	Balance sent in response CB Ledger	Balance sent in response CB Available	Balance sent in response CB Beginning	Response
\$1.30	\$75.00	\$76.00	\$100.00	\$77.00	\$0.00	\$101.00	Approved
\$1.31	\$75.00	\$0.00	\$100.00	\$77.00	\$0.00	\$101.00	Approved
\$1.32	\$75.00	\$76.00	\$100.00	\$77.00	NA	\$101.00	Approved
\$1.33	\$75.00	NA	\$100.00	\$77.00	\$78.00	\$101.00	Approved
\$1.34	\$75.00	NA	\$100.00	\$77.00	NA	\$101.00	Approved
\$1.35	NA	NA	\$100.00	\$77.00	\$78.00	\$101.00	Approved
\$1.36	NA	NA	\$100.00	\$77.00	NA	\$101.00	Approved
\$1.37	\$75.00	\$76.00	\$100.00	NA	NA	\$101.00	Approved
\$1.38	\$75.00	NA	\$100.00	NA	NA	\$101.00	Approved
\$1.39	NA	NA	\$100.00	NA	NA	\$101.00	Approved
\$1.40	NA	NA	NA	NA	NA	NA	Approved
\$1.41	\$75.00	\$0.00	\$100.00	\$77.00	\$0.00	\$101.00	Approved
\$1.42	\$75.00	\$76.00	\$100.00	\$77.00	\$78.00	\$101.00	Error
\$1.43	NA	NA	NA	NA	NA	NA	Error
\$1.44	\$75.00	\$76.00	\$100.00	\$77.00	NA	\$101.00	Error
\$1.45	\$75.00	NA	NA	\$77.00	NA	NA	Approved
\$1.46	\$75.00	NA	NA	NA	NA	NA	Approved
\$1.47	NA	NA	NA	\$77.00	NA	NA	Approved
\$1.51	\$75.00	\$76.00	\$100.00	\$77.00	\$78.00	\$101.00	Approved

<b>Amount</b>	<b>Balance sent in response FS Ledger</b>	<b>Balance sent in response FS Available</b>	<b>Balance sent in response FS Beginning</b>	<b>Balance sent in response CB Ledger</b>	<b>Balance sent in response CB Available</b>	<b>Balance sent in response CB Beginning</b>	<b>Response</b>
\$1.52	NA	\$76.00	\$100.00	NA	\$78.00	\$101.00	Approved
\$1.53	\$75.00	NA	\$100.00	\$77.00	NA	\$101.00	Approved
\$1.54	NA	NA	\$100.00	NA	NA	\$101.00	Approved
\$1.55	\$75.00	\$76.00	\$100.00	NA	NA	NA	Approved
\$1.56	NA	\$76.00	\$100.00	NA	NA	NA	Approved
\$1.57	\$75.00	NA	\$100.00	NA	NA	NA	Approved
\$1.58	NA	NA	\$100.00	NA	NA	NA	Approved
\$1.59	NA	NA	NA	\$77.00	\$78.00	\$101.00	Approved
\$1.60	NA	NA	NA	NA	\$78.00	\$101.00	Approved
\$1.61	NA	NA	NA	\$77.00	NA	\$101.00	Approved
\$1.62	NA	NA	NA	NA	NA	\$101.00	Approved

# Healthcare Auto-substantiation (FSA / IAS) Test Cases

The following test cases simulate the various combinations of results for FSA, prepaid cards (non-FSA) and regular credit cards when a request message includes FSA / IAS data.

These cases are only applicable to POS / Software that sends the request amount = entire ticket amount (example \$100.21) which can be greater than the FSA qualified amount (example \$30).

If a POS / Software identifies cards by FSA BIN File and then sends the request amount = FSA qualified amount, these cases do not need to be used, the regular prepaid cases can be used for partial authorizations.

FSA cards should only be approved for less than or equal to the FSA Qualified Amount, thus a partial authorization greater than the FSA Qualified Amount indicates the card is not an FSA card, but is a prepaid card.

The amounts below can be used only on the following account numbers:

- VI
  - 4788250000028291
  - 4055011111111111
  - 4005567777003
- MC
  - 5454545454545454
  - 5405222222222226
- DB
  - 9898982300000000
  - 9309301234567890

#	Type of Card Being Simulated	Request Amount	FSA Qualified Amount	Partial Authorization Requested?*	Expected Response	Authorized Amount	Balance Amount
1	Prepaid, non-FSA	\$100.21	\$30.00	Y	Full Approval	\$100.21	\$25.00
2	FSA or Prepaid	\$100.22	\$30.00	Y	Partial Approval	\$30.00	\$25.00
3	FSA or Prepaid	\$100.23	\$30.00	Y	Decline	Decline	\$0.00
4	Prepaid, non-FSA	\$100.24	\$30.00	N	Full Approval	\$100.24	\$25.00
5	FSA or Prepaid	\$100.25	\$30.00	N	Decline	Decline	\$25.00
6	Prepaid, non-FSA	\$100.26	\$30.00	Y	Full Approval	\$100.26	\$25.00
7	Prepaid, non-FSA	\$100.27	\$30.00	Y	Partial Approval	\$50.00	\$0.00
8	Prepaid, non-FSA	\$100.28	\$30.00	Y	Decline	Decline	\$0.00
9	Prepaid, non-FSA	\$100.29	\$30.00	N	Full Approval	\$100.29	\$25.00
10	Prepaid, non-FSA	\$100.30	\$30.00	N	Decline	Decline	\$50.00
11	Not Prepaid or FSA	\$100.31	\$30.00	Y	Full Approval	\$100.31	NA
12	Not Prepaid or FSA	\$100.32	\$30.00	Y	Decline	Decline	NA
13	Not Prepaid or FSA	\$100.33	\$30.00	N	Full Approval	\$100.33	NA

#	Type of Card Being Simulated	Request Amount	FSA Qualified Amount	Partial Authorization Requested?*	Expected Response	Authorized Amount	Balance Amount
14	Not Prepaid or FSA	\$100.34	\$30.00	N	Decline	Decline	NA

\* UTF: CP Token = Y or N, PNS ISO: 48-C8 = Y or N

# Reversal Advice Testing for Credit, Debit, EBT

The initial transaction should be run for one the amounts below. The transaction will be logged but the host will not return a response back to the point of sale. Point of sale should proceed with lost communication procedures (reversal advice). Based on how the initial transaction was logged, the host will return a response to the point of sale. The expected responses are listed below. Test cases are supported for all transaction types. The applicable card numbers are listed below.

- VI
  - 4788250000028291
- MC
  - 5454545454545454
- AE
  - 371449635398431
- DS
  - 6011000995500000
  - 6011212100000087
- Debit/EBT
  - 9999999800002773
- Rev Card
  - 6048860001284072
  - 6064690002287454
- CA Debit
  - 5892971305421622591
  - 4536055022727704
- WEX\*
  - 6900460420006149231

<b>Amount</b>	<b>Or</b>	<b>Response</b>
\$3.00	\$155.00	Approved
\$3.01	\$155.01	<b>EFT:</b> Ref not found <b>Auth-Only:</b> PSRV Rec Not found
\$3.33	\$155.33	<b>EFT:</b> Ref not found <b>Auth-Only:</b> PSRV Rec Not found
\$3.67	\$155.67	Approved**
\$4.00	\$151.00	Declined by Issuer***
\$32.46	\$152.46	Approved

\* Only the \$3.00 & \$155.00 test cases apply to this card number.

\*\* Prepaid Partial Approval

\*\*\* Applies to U.S Debit, EBT and CA Debit Only (not credit).



## Tandem Dummy Authorizer WEX Test Scenarios:

Sr No.	WX Req	Tran Amount	Test Scenario	WX Response Tag sent to Merchant	DE 62 data
1	4	101	DE 62 Subfield in proper format and of max valid length	Yes	000=10000,50000 G 0001 97512 M=0001 A=2500 R=0009
2	4	102	DE 62 Subfield in proper format and of minimum valid length	Yes	00=100,50 G 0 975 M=0 A=25 R=0
3	4	103	DE 62 Subfield in zeroes format	Yes	000=00000,00000 0 0000 00000 M=0000 A=0000 R=0000
4	4	104	Restriction code(RC) = 01 any gasoline.	Yes	01=10104,50000 G 0001 97512 M=0001 A=2500 R=0009
5	4	105	Restriction code(RC) = 07 any Diesel, including Reefer.	Yes	07=10105,50000 G 0001 97512 M=0001 A=2500 R=0009
6	4	106	Restriction code(RC) = 08 any off road Diesel, including Reefer	Yes	08=10106,50000 G 0001 97512 M=0001 A=2500 R=0009
7	4	107	Restriction code(RC) = 06 Biodiesels	Yes	06=10107,50000 G 0001 97512 M=0001 A=2500 R=0009
8	4	108	Restriction code(RC) = 10 Alternative Fuels	Yes	10=10108,50000 G 0001 97512 M=0001 A=2500 R=0009
9	4	109	Restriction code(RC) = 11 Hybrid (Gas and Electric) & UOM is G	Yes	11=10109,50000 G 0001 97512 M=0001 A=2500 R=0009
10	4	110	Restriction code(RC) = 12 Aviation Fuels	Yes	12=10110,50000 G 0001 97512 M=0001 A=2500 R=0009
11	4	111	Restriction code(RC) = 13 Marine Fuels	Yes	13=10111,50000 G 0001 97512 M=0001 A=2500 R=0009

12	4	112	Restriction code(RC) of 2 bytes in AN format	Yes	AB=10112,50000 G 0001 97512 M=0001 A=2500 R=0009
13	4	113	Restriction code is of 3 bytes	Yes	001=10113,50000 G 0001 97512 M=0001 A=2500 R=0009
14	4	114	Restriction code amount(RCA) is 10	Yes	01=10,50000 G 0001 97512 M=0001 A=2500 R=0009
15	4	115	Restriction code Quantity(RCQ) is 200	Yes	01=10115,200 G 0001 97512 M=0001 A=2500 R=0009
16	4	116	Cash Limit is 300	Yes	01=10116,50000 G 300 97512 M=0001 A=2500 R=0009
17	4	117	Invoice total Limit is 4000	Yes	01=10117,50000 G 0001 4000 M=0001 A=2500 R=0009
18	4	118	Misc amount is 5	Yes	01=10118,50000 G 0001 97512 M=5 A=2500 R=0009
19	4	119	Addictive amount is 600	Yes	01=10119,50000 G 0001 97512 M=0001 A=600 R=0009
20	4	120	Repair amount is 0	Yes	01=10120,50000 G 0001 97512 M=0001 A=2500 R=0
21	4	Any	DE 62 is Blank	No	N/A

## Reversal Advice Testing for Stored Value

The initial transaction should be run for one the amounts below. The transaction will be logged but the host will not return a response back to the point of sale. Point of sale should proceed with lost comm procedures (reversal advice). Based on how the initial transaction was logged, the host will return a response to the point of sale. The expected responses are listed below. Test cases are supported for all transaction types (except Prior Activation, Prior Issuance and Prior Redemption) for any of the card numbers within the BIN numbers listed below. Stored Value Ranges: 603571 888884

- 603571 888885
- 603571 888892
- 603571 888893
- 603571 888894
- 603571 888895
- 603571 888896

Transaction Amount	Response to Original Transaction	Response to Reversal Advice Transaction
\$3.00	Approved	Approved
\$3.01	Declined	Nothing to reverse
\$3.33	Error	Nothing to reverse
\$3.67	Approved for \$2.00	Approved for \$2.00
\$4.00	Approved	Declined by Issuer

## AFD Partial Authorization Test Cases

These test cases apply when a prepaid indicator is submitted as instructed in the "Partial Pre-Auth Requested?" column.

### Account has > \$75 left in it

Account #	Auth Amount	Partial Pre-Auth Requested?	Transaction Result
4788250000028291	\$1	Y	Approved
4788250000028291	\$1	N	Approved
4788250000028291	\$50	Y	Approved
4788250000028291	\$50	N	Approved

### Account has \$30 left in it

Account #	Auth Amount	Partial Pre-Auth Requested?	Transaction Result
4055011111111111	\$1	Y	Partial auth = \$30
4055011111111111	\$1	N	Declined
4055011111111111	\$50	Y	Partial auth = \$30
4055011111111111	\$50	N	Declined

## Store and Forward Test Cases

These test cases apply when the Store and Forward (SAF) Indicator has been submitted.

Run these amounts on either of the following account numbers:

- MC
  - 5454545454545454
- DB
  - 9799012345678

SAF Indicator	Amount	Response	SAF Resubmit Indicator
I	\$48.01	Decline	Y
R	\$48.01	Decline	Y
I	\$48.02	Decline	Y
R	\$48.02	Approve	N
I	\$48.03	Approve	N

## eCheck Test Cases (ECP)

Account Number	Routing Number
458965236	125000574
458965236	122000247
506273234	021000089
506273234	311093120
0888271156	122000247
0888271156	121000358
9358206952	121000248
12567896456	021200012
12567896456	256074974
12587458963	051001413
12587458963	021000128
74568962365	091000022
74568962365	021000089
96358965412	042000314
96358965412	122000218
896523658745	031200730
896523658745	125000024
935689652145	052000113
935689652145	063100277

Amount	ECP Response Code	Description	UTF 1.97	PNS ISO	POS Responses
\$100.00	100	Approved	NA	00	APPROVED*
\$101.00	101	Validated	NA	00	APPROVED*
\$102.00	102	Verified	NA	00	APPROVED*
\$103.00	103	Pre-noted	NA	00	APPROVED*

Amount	ECP Response Code	Description	UTF 1.97	PNS ISO	POS Responses
\$239.00	239	Invalid MOP for Transaction Division	218	05	*REQUESTDENIED*
\$519.00	519	On Negative File	200	05	AUTH DECLINE
\$750.00	750	Invalid Routing Transit Number	218	05	*REQUESTDENIED*
\$751.00	751	Routing Transit Number Unknown	218	05	*REQUESTDENIED*
\$754.00	754	Account Closed	200	05	AUTH DECLINE
\$755.00	755	No Account/Unable to Locate	200	05	AUTH DECLINE
\$756.00	756	Accountholder Deceased	200	05	AUTH DECLINE
\$757.00	757	Beneficiary Deceased	200	05	AUTH DECLINE
\$758.00	758	Account Frozen	200	05	AUTH DECLINE
\$759.00	759	Customer Opt-Out	218	05	*REQUESTDENIED*
\$760.00	760	ACH Non-Participant	218	05	*REQUESTDENIED*
\$763.00	763	Invalid Account Number	241	14	CARD NOT ON FILE
\$764.00	764	Authorization Revoked by Customer	218	05	*REQUESTDENIED*
\$765.00	765	Customer Advises Not Authorized	218	05	*REQUESTDENIED*
\$769.00	769	Account Non-Convertible	218	05	*REQUESTDENIED*
\$834.00	834	Invalid MOP for Transaction Division	218	05	*REQUESTDENIED*
>\$25,000.00	NA	Amount invalid for SEC.	211	13	INVALID AMOUNT