Appendix A: Reserved Values for Testing

The ProPay® integration and sandbox environments can provide simulated responses for testing. Simply pass the following reserved values in the appropriate field. Testing should include your handling of both successful and declined transactions.

Test Credit Card Numbers

Card Number	Card Brand	Simulated Response
4747474747474747	Visa	Success
4111111111111111	Visa	Success
5454545454545454	MasterCard	Success
2221000000000009	MasterCard	Success
2221000000000009	MasterCard	Success
2223000048400011	MasterCard	Success
371449635398431	American Express	Success
6011000000000012	Discover	Success
3553355335533553	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.
4616161616161616	Visa	Insufficient funds.
4535353535353535	Visa	Invalid credit card number; Credit card networks cannot locate this card's issuing bank.

Encrypted Track Data (Non-EMV Devices)

In the ProPay test environment, any card you swipe with a ProPay-Approved encrypted device will produce 'Success'. For additional information about ProPay-Supported encrypted devices, including available <encryptingDeviceType> values, see Appendix C – Mobile.

Encrypted Chip Data (EMV Devices)

The ProPay test environment will only respond with 'Success' to cards specifically programmed to provide you that response. Other cards will decline. Please request a test chip card and device from your Project Manager.

Test Credit Card Amounts

The above card numbers, documented as providing a 'Success' response can also be used to produce specific decline codes. Do this by changing the amount to one of the following:

Test Amounts

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	57	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.

Test CVV Codes

When the test credit card numbers listed above are used in conjunction with the following CVV codes additional simulated responses can 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

Test AVS Data

Postal Code	AVS Code	AVS Response Text
83204 832044716	A	Address Match
85284 852843541	Z	Zip Match
99994 840435768	U	Verification Unavailable
99998 840435769	G	Verification Unavailable
84321 840435770	Y	Exact Match
999970001 840435771	B	Address Match
999970002 840435772	C	Server Unavailable or Offline
999970003 840435773	D	Exact Match
999970004 840435774	I	Verification Unavailable
999970005 840435775	M	Exact Match
999970006 840435776	P	Zip Match
999970009 840435777	S	Service Not supported
999970010 840435778	R	Issuer system unavailable
	N	Zip Code and Street Do Not Match
All Others	T	Returned in the test environment

Testing ACH Transactions

ACH transactions do not provide for real-time authorization.
In order to perform test ACH transactions, the submitted routing number must be a legitimate ABA routing number. The account number does not need to be a real account number, since it will not be checked at a bank in the test system. It should, however, be 20 digits or less. For a current list of valid ABA routing numbers please see: https://www.frbservices.org/EPaymentsDirectory/fpddir.txt

Failed KYC simulation (Status 66)

Passing a birthday of 01-01-1971, during an account signup in the test environment, will return a status 66 (Failed KYC).