

# TD - Credit card (no 3-D secure)

## Positive test cases with credit cards

These credit card numbers (PAN) will simulate successful payment transactions. As processing is identical for all credit card types a test with a single type is sufficient.

- 1 Positive test cases with credit cards
- 2 Negative test cases with credit cards - with PAN / PAPAN
- 3 Negative test cases with credit cards - with amount

### Note on CVC and expiry date

The expiry date should always be a date in the future.

The CVV/CVC can be any combination of 3 digits, except where stated otherwise

Card type	Card number (PAN)	Comments
V (VISA)	411111111111111111	if BIN-Country-Check is activated this card will only be accepted for BIN-Country = DE
V (VISA)	411112101111111111	if BIN-Country-Check is activated this card will only be accepted for BIN-Country = AT
V (VISA)	411113101011111111	if BIN-Country-Check is activated this card will only be accepted for BIN-Country = CH
V (VISA)	41111410111111111111116	PAN with 19 digits
M (Mastercard)	5500000000000000004 2720990000000000015	PAN with new BIN range
A (American Express)	340000000000000009 370000000000000002	CVC must be 4 digits (e.g. "1234")
J (JCB)	3528000000000000007	
O (Maestro International)	67012345678901236	
D (Diners Club)	3000000000000004	
D (Discover)	6011111111111111117	
Unknown	1111111111111111116	This PAN will not be detected automatically and will return API errorcode 875

## Negative test cases with credit cards - with PAN / PAPAN

Requests with credit cards resulting in response type "INVALID" and defined error code. For technical reasons all credit card numbers will result in "INVALID" and a given error code. The API may respond with "ERROR" instead of "INVALID" in some times – however the error code remains the same.

TEST PAN for PreAuth / Auth (Parameter "cardpan")	TEST PseudoCard for PreAuth / Auth (Parameter "pseudocardpan")	Error code	Description
4301111100000101	9410009000000000102	1	Card Issuer temporarily not available

430111110000200	9410009000000000201	2	Authorization declined
430111110000408	9410009000000000409	4	Retain card
430111110000507	9410009000000000508	5	Authorization declined
430111110000705	9410009000000000706	7	CVC2/CVV2 mandatory, but not transmitted or invalid
4301111100001208	94100090000000001209	12	Transaction invalid
4301111100001307	94100090000000001308	13	Limit exceeded
4301111100001406	94100090000000001407	14	Invalid Card
4301111100003006	94100090000000003007	30	Format Error in request message (e.g. CVC missing).
4301111100003105	94100090000000003106	31	Card type invalid
4301111100003402	94100090000000003403	34	Suspicion of Manipulation
4301111100004301	94100090000000004302	43	Stolen Card
4222222200005100		51	Limit exceeded or account balance insufficient
4222222200005506		55	Incorrect secret code
4301111100005605	94100090000000005606	56	Unknown Card
4222222200005704		57	Cancelation: Wrong card has been used as for original authorization
4222222200005803		58	Terminal ID unknown
4222222200006009		60	Card acceptor must contact the acquirer
4222222200006108		61	Card blocked
4301111100006207	94100090000000006208	62	Restricted Card
4222222200006306		63	Card is not allowed. Card is blocked.
4222222200006405		64	Transaction amount is different from authorization.
4222222200006504		65	Card has been used too often
4301111100009102	94100090000000009103	91	Card issuer temporarily not reachable
43011111000070104	941000900000000070105	701	Payment rejected by the BIN-Check
43011111000070203	941000900000000070204	702	Payment rejected due to the BIN-Country
43011111000072209	941000900000000072200	722	Payment rejected by the Velocity-Cardpan-Check
43011111000073207	941000900000000073208	732	Payment rejected by the Blacklist-Cardpan-Check

CreditCardCheck currently never does any communication to the acquirer. **So these return codes will currently not happen in live mode and will only be detected with authorization / preauthorization.**

## Negative test cases with credit cards - with amount

These amounts will result in **failed** transactions with status "ERROR" - independent from PAN / PPAN to simulate special use cases

amount	PAN / PPAN	Error code	Description
10051	any	51	Limit exceeded or account balance insufficient
10061	any	61	Card blocked
10065	any	65	Card has been used too often