

Test card table – Authorised Payments

By entering the exact details in the table below, you will be returned a successful authorised payment.

TYPE	CARD NUMBER	HOUSE NUMBER	POSTCODE *	CSC	VBV **	EXP DATE	Notes
VISA CREDIT	4543059790016721		12	587	Y	1218	AUTH
VISA PURCHASING	4715059999000437	28	35	124	N	1218	AUTH
VISA ELECTRON	4844215500115643			654	Y	1218	AUTH
MASTERCARD CREDIT	5454609899026213	14	11	358	Y	1218	AUTH
MASTERCARD PURCHASING	5569500000002312			147	Y	1218	AUTH
MASTERCARD DEBIT	5573489900000028		37	852	Y	1218	AUTH
MAESTRO INTERNATIONAL	5641820000000005			963	N	1218	AUTH
VISA DEBIT	4462030000000000		14	654	Y	1218	AUTH
JCB	3569990010067584			751	N/A	1218	AUTH

2 x 5
 2 x 12
 14 x f
 1

* Only the numerics of a postcode are used when performing Address Verification – when submitting a payment using a payment API, only the numerics are to be provided in the request. For payments taken via a Payment Portal, a full postcode will need to be entered but the specific letters used are irrelevant. For example, if the table above lists the postcode as “46”, a tester could enter either “OL4 6BT” or “SK4 6KL” and both would result in a match.

** The “VbV” column indicates whether a card is registered in our VeriSecure test Merchant Plug-In – if the column contains a “Y”, the use of that card number will prompt the tester for a password if the payment is made via e-commerce (and the specific customer configuration has VeriSecure enabled). Passwords take the form: Test_XXXX where XXXX is the last 4 digits of the card number being used.

Test card table – Declined Payments

By entering the exact details in the table below, you will be returned the MATCHED VALUE MESSAGE as shown.

TYPE	CARD NUMBER	HOUSE NUMBER	** POSTCODE	CSC	*** VBV	EXP DATE	MATCHED VALUES RESPONSE CODE	*MATCHED VALUE MESSAGE	AVS CSC RESULTS
VISA CREDIT	4543059790016721		12	231	Y	1217	5	DECLINED	222800
VISA PURCHASING	4715059990000437	28	35	245	N	1217	2	CALL AUTH CENTRE	111000
VISA ELECTRON	4844215500115643			123	Y	1217	30	INVALID MERCHANT	222800
MASTERCARD CREDIT	5454609899026213	14	11	231	Y	1217	92	CALL AUTH CENTRE	111000
MASTERCARD PURCHASING	5569500000002312			588	Y	1217	14	REQUEST INVALID	
MASTERCARD DEBIT	5573489900000028		37	321	Y	1217	30	REFERRAL X	111000
MAESTRO INTERNATIONAL	5641820000000005			666	N	1217	5	DECLINED	111000
VISA DEBIT	4462030000000000		14	222	Y	1217	2	REFERRAL B	222800
JCB	3569990010067584			989	N/A	1217	5	DECLINED	111000

* The Capita Authorisation System will automatically reverse transactions depending on the AVS CSC Results. AUTO REVERSE transactions will not complete whereas AUTH will return with an Auth code. This emulates what happens in the Live environment. Response codes/messages are usually only seen if making a payment directly against an API – front-end systems such as Payment Portal will not display the specific error, but show either a "payment declined" or "system error" page. Details on the reason for 'payment declined' should never be known to the card holder.

** Only the numerics of a postcode are used when performing Address Verification – when submitting a payment using a payment API, only the numerics are to be provided in the request. For payments taken via a Payment Portal, a full postcode will need to be entered but the specific letters used are irrelevant. For example, if the table above lists the postcode as "46", a tester could enter either "OL4 6BT" or "SK4 6KL" and both would result in a match.

*** The "v/v" column indicates whether a card is registered in our VeriSecure test Merchant Plug-In – if the column contains a "Y", the use of that card number will prompt the tester for a password if the payment is made via e-commerce (and the specific customer configuration has VeriSecure enabled). Passwords take the form: Test_XXXX where XXXX is the last 4 digits of the card number being used.

AVS/CSC Testing

This release includes new functionality which allows you to test various AVS / CSC Outcomes. By entering the exact details in the table below, you will be returned the MATCHED VALUE OUTCOME as shown.

TYPE	CARD NUMBER	HOUSE NUMBER	** POSTCODE	CSC	*** VBV	EXP DATE	AVS CSC RESULTS (see Results Explained)	MATCHED VALUE OUTCOME	NOTES*
VISA DEBIT	4137335600117780	10	11	123	Y	1217	111800	NOT CHECKED	AUTH
VISA DEBIT	4137335600117780	15	11	555	Y	1217	222800	ALL MATCH	AUTH
VISA DEBIT	4137335600117780	15	11	556	Y	1217	422800	CSC FAIL	AUTO REVERSE
VISA DEBIT	4137335600117780	15	12	555	Y	1217	242800	POSTCODE FAIL	AUTO REVERSE
VISA DEBIT	4137335600117780	15	12	556	Y	1217	442800	CSS & POSTCODE FAIL	AUTO REVERSE
VISA DEBIT	4137335600117780	16	11	555	Y	1217	224800	ADDRESS FAIL	AUTH
VISA DEBIT	4137335600117780	16	11	556	Y	1217	424800	CSC & ADDRESS FAIL	AUTO REVERSE
VISA DEBIT	4137335600117780	16	12	555	Y	1217	244800	ADDRESS & POSTCODE FAIL	AUTO REVERSE
VISA DEBIT	4137335600117780	16	12	556	Y	1217	444800	ALL VALUES FAIL	AUTO REVERSE

* The Capita Authorisation System will automatically reverse transactions depending on the AVS CSC Results. AUTO REVERSE transactions will not complete whereas AUTH will return with an Auth code. This emulates what happens in the Live environment. Response codes/messages are usually only seen if making a payment directly against an API – front-end systems such as Payment Portal will not display the specific error, but show either a "payment declined" or "system error" page. Details on the reason for 'payment declined' should never be known to the card holder.

** Only the numerics of a postcode are used when performing Address Verification – when submitting a payment using a payment API, only the numerics are to be provided in the request. For payments taken via a Payment Portal, a full postcode will need to be entered but the specific letters used are irrelevant. For example, if the table above lists the postcode as "46", a tester could enter either "OL4 6BT" or "SK4 6KL" and both would result in a match.

*** The "VbV" column indicates whether a card is registered in our VeriSecure test Merchant Plug-In – if the column contains a "Y", the use of that card number will prompt the tester for a password if the payment is made via e-commerce (and the specific customer configuration has VeriSecure enabled). Passwords take the form: Test_xxxx where xxxx is the last 4 digits of the card number being used.

AVS / CSC Results Explained

AVS/CSC results are encoded in a six-digit string as follows:

Digit 1	CSC check result:
	1 => Not checked
	2 => Matched
	4 => Not matched
Digit 2	Postcode check result as above
Digit 3	Address check result as above
Digit 4	Authorising entity. Valid values are 0, 1, 2, 4 or 8.
Digit 5	Always 0
Digit 6	Always 0

E.g. 211000 => CSC matched, address and postcode not checked