

SecureTrading Testing Document

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Contents

1	Introduction.....	4
2	Test data.....	5
	2.1 Card details.....	5
	2.1.1 Standard authorisation.....	5
	2.1.2 3-D Secure.....	5
	2.2 Expiry Date.....	6
	2.3 SecurityCode and AVS Test Details.....	6
	2.4 Switch/Maestro Changes.....	6
	2.5 Direct Debit.....	7
	2.6 Bin Lookup.....	7
3	PayPal Testing.....	8
4	Further information.....	10
	4.1 Support.....	10
	4.2 Further Reading.....	10

1 Introduction

This document presents a guide to the test data available to a merchant when performing integration testing with a SecureTrading payment product before switching their system into a live production environment.

Please note that the information in this document should be read in conjunction with the SecureTrading product documentation most appropriate to the solution employed.

For a list of the various technical documents available to a merchant when integrating to a SecureTrading solution, please refer to our website: <http://www.securetrading.com>

Most data submitted to the SecureTrading test system will be accepted. Any data breaching its defined specification will return an error message.

Please note that any test data that generates a successful response when submitted while a merchant is in test mode, will produce a declined response when a merchant is switched into live mode. In some cases the test data may return an error response.

The SecureTrading test system attempts to simulate responses in a similar fashion to the live system. However, depending on your acquirer you may find some responses differ slightly from those given by the test system.

We do not recommend using real credit card numbers while your account is in test mode. If you do choose to use your own card number the transaction may be authorised or declined by the SecureTrading test bank.

2 Test data

The following section contains test information that outlines the various responses received by a merchant when testing their integration to a SecureTrading payment system.

2.1 Card details

The following tables show test numbers and customer information which can be used with the SecureTrading test bank, along with their expected responses.

2.1.1 Standard authorisation

Note that these cards will not receive the same results when your sitereference has been switched live. When on test, all card types are supported. When your account is switched live you will receive an error if you do not have a valid merchant number for a particular card type. Contact SecureTrading support if you are unsure which cards your account will accept.

Payment Type	Field ¹	Auth	Decline
Visa	Visa	4111111111111111	4242424242424242
MasterCard	Mastercard	5111111111111118	5111111111111142
UK Maestro ²	Maestro ³	6759050000000005	6759050000000062
UK Maestro ⁴	Maestro ³	6759000000000018	6759000000000042
Visa Delta	Delta	4659010000000005	4659010000000062
Visa Electron	Electron	49174917491749174	
Visa Purchasing	Purchasing	4484000000000007	4484000000000072
MastercardDebit	Mastercard	5573470000000001	5573470000000092
American Express	Amex	377737773777380	377737773777422
JCB	JCB	3529990536854795	
International Maestro ⁵	Maestro	N/A	N/A
Laser ⁶	Laser	6304985028090561515	6304985028901003319
Principles	Principle	9826142500000008	9826142500000016
Warehouse	Warehouse	9826330000000012	9826330000000004
Rubicon Staff Card ⁷		9826136800000015	9826136800000007
Oasis Store Card	Oasis	9826160000000005	9826160000000013
UkashVoucher ⁸	UkashVoucher	1230050000023456781	1234567890123456789

Table 1

A blank value in the above table indicates the SecureTrading test bank does not have a specific test number assigned to that payment type.

2.1.2 3-D Secure

The 3-D Secure table contains test cards for Verified By Visa and MasterCard SecureCode that will generate the appropriate 3-D Secure Card Query responses. Test cards used in a ST Xpay or Xpay4

¹ Use this value in the field cctype for payment pages or the Type tag/attribute within ST Xpay XML.

² Use Issue Number 1. Switch cards are now known as UK Maestro cards.

³ UK Maestro cards can only be used with MasterCard SecureCode unless the Maestro Fines flag has been enabled on the SecureTrading

⁴ Leave the Issue Number blank for this card.

⁵ International Maestro cards can only be used on the internet with MasterCard SecureCode.

⁶ Laser cards only work for Euros. Any other currency will return an error.

⁷ Should be specified as either a Warehouse or Principle card depending on your merchant account

⁸ Use a voucher value of 5000.00 (i.e. £5000).

ST3DAUTH request must be the same as the one used in the initial ST3DCARDQUERY request. Note it is never possible to process an e-commerce International Maestro card without using 3-D Secure.

	Auth	Decline
Visa not in Scheme	4111111111111111	4242424242424242
Visa in Scheme	4111111111111160	4111111111111392
Visa unknown response	4111111111111178	
MasterCard not in Scheme	5111111111111118	5111111111111142
MasterCard in Scheme	5111111111111126	5111111111111282
MasterCard unknown response	5111111111111134	
UK Maestro in Scheme ⁹	6759000000000018	6759000000000042
UK Maestro in Scheme ¹⁰	6759050000000021	
UK Maestro not in Scheme ¹⁰	6759050000000005	6759050000000062
International Maestro in Scheme ⁹	5000000000000009	5000000000000017

Table 2

2.2 Expiry Date

The SecureTrading test platform will validate any expiry date that is in the future to the time a test is performed. To test an invalid expiry date use any past expiry date. An incorrectly formatted expiry date will also provide an error response.

2.3 SecurityCode and AVS Test Details

The following table details the different test information that can be submitted to obtain the various responses when testing AVS and SecurityCode. The information can be used with any of the major cards from [Table 1](#). (For example, Laser cards do not contain any SecurityCode data, therefore no checks are made.)

Address	PostCode	SecurityCode	Response
No 78, 9 Test Street	TE45 6ST	123 (See note)	ALL MATCH
No 78, 9 Test Street	TE45 6ST	214	ADDRESS MATCH ONLY
111 Test Place, Testville	PZ54 1ST	123 (See note ¹¹)	SECURITY CODE MATCH ONLY
Test House, Test Street	TEST	<Blank>	DATA NOT CHECKED
111 Test Place, Testville	PZ54 1ST	214	NO DATA MATCHES

Table 3

2.4 Switch/Maestro Changes

With Maestro debit cards replacing Switch cards, Switch cards will now be processed as Maestro debit cards on the SecureTrading payment system and you are required to submit “Maestro” in place of “Switch” for the card type when processing an authorisation.

A secondary change that MasterCard is enforcing is that all Maestro debit cards must use MasterCard SecureCode for e-commerce transactions. Current SecureTrading merchants will continue to be able to process Switch/Maestro cards as normal authorisations (Type: AUTH) but will be required to update their transaction processing so that all Maestro debit cards are processed using MasterCard SecureCode (Type: ST3DAUTH).

⁹ Leave the Issue Number blank for this card.

¹⁰ Use issue number 1. Switch cards are now known as UK Maestro cards.

¹¹ American Express cards have 4 digit security codes. For AMEX use 1234

Further information regarding the processing of ST3DAUTH transactions which is required to comply with these changes can be found within the ST Xpay and Xpay4 3-D Secure document, section 5.

IMPORTANT: By processing Maestro debit cards after July 1st 2008 as normal authorisations, you may incur a fine from MasterCard. Please contact SecureTrading support for more information.

2.5 Direct Debit

The following table shows example account details to be used when testing the Direct Debit payment type, if your account/acquirer supports it.

Payment Type	Field ¹²	Bank Code	Account No Auth	Account No Decline
ELV	Elv	123456	11111111	22222222

2.6 Bin Lookup

The following table details example Bin numbers that can be entered when your account is in test mode and the expected response.

Bin Number	Response
411111	This bin will result in a bin lookup response where 1 match was found in the database.
424242	This bin will result in a bin lookup response where 1 match was found in the database.
755555	This bin will result in a bin lookup response where no matches were found in the database.
4 Abcd 123 456 789 123-456-789	These bins will result in an error response.

¹² Use this value in the field cctype for payment pages or the Type tag/attribute within ST Xpay XML.

3 PayPal Testing

The PayPal transaction process requires the customer to log in to their PayPal account. Since PayPal handle the payment and billing details of the customer, a different method of testing is required.

When a transaction is processed with the SecureTrading account still in Test mode, the customer will not be redirected to PayPal for login, but sent to SecureTrading's PayPal test login page. This page simulates PayPal's system in the transaction process. This allows the merchant to simulate the transaction process from their website, through SecureTrading as if it was a real transaction, with no funds actually being transferred.

SecureTrading's PayPal test system has been set up with test customers. The test customers have pre-defined address information. This allows the tester to simulate different payer details, address statuses, authorisations, declines and errors by entering a certain amount for the transaction value. Only the pre-defined test customers can be used to process test PayPal transactions.

You can simulate processing different customers and addresses by submitting a PayPal test transaction with any of the following transaction amounts. Submitting a PayPal transaction with an amount shown in the table below will result in a transaction with the corresponding values for Authorisation Status and PayPal Address Status.

The PayPal Login Email for all test users is "user@somewhere.com" and the password is "testpass".

Amount	Associated Name	Associated Address	Associated Credit Card Number	Authorisation Status	PayPal Address Status
10.10	Mr A Shopper	123 My House, Test Street, Test Town, Test County, TE456ST	xxxxxxxxxxx1111	Authorised	Confirmed
10.11	Mr A Shopper	123 My House, Test Street, Test Town, Test County, TE456ST	xxxxxxxxxxx1111	Authorised	Unconfirmed
10.12	Mr A Shopper	123 My House, Test Street, Test Town, Test County, TE456ST	xxxxxxxxxxx1111	Declined	NA
10.13	Mr A Shopper	123 My House, Test Street, Test Town, Test County, TE456ST	xxxxxxxxxxx1111	Error	NA
11.10	Mrs B Jones	The Farm, Old Lane, Bangor, Gwynedd, LL571AB	xxxxxxxxxxx1142	Authorised	Confirmed
11.11	Mrs B Jones	The Farm, Old Lane, Bangor, Gwynedd, LL571AB	xxxxxxxxxxx1142	Authorised	Unconfirmed
11.12	Mrs B Jones	The Farm, Old Lane, Bangor, Gwynedd, LL571AB	xxxxxxxxxxx1142	Declined	NA
11.13	Mrs B Jones	The Farm, Old Lane, Bangor, Gwynedd, LL571AB	xxxxxxxxxxx1142	Error	NA
12.10	A Roberts	1 High Street, Bangor, Gwynedd, LL572BC	xxxxxxxxxxx0062	Authorised	Confirmed
12.11	A Roberts	1 High Street, Bangor, Gwynedd, LL572BC	xxxxxxxxxxx0062	Authorised	Unconfirmed
12.12	A Roberts	1 High Street, Bangor, Gwynedd, LL572BC	xxxxxxxxxxx0062	Declined	NA
12.13	A Roberts	1 High Street, Bangor, Gwynedd, LL572BC	xxxxxxxxxxx0062	Error	NA

For Live transactions the customer email would normally be sent to the email address registered on the PayPal account. In Test mode, the PayPal Login Email address is fixed to user@somewhere.com.

Since merchants may want to test that customer emails are being sent, for transactions in Test mode you will have the ability to override the email address by hard coding a real email address in the “To:” field of your customeremail.txt file.

Merchants using Xpay or Xpay4 rely on PayPal posting the PayerID and some other fields back to their website immediately after the customer has logged in and agreed to payment. The PayerID is then used by the Merchant to send the PayPalAuth request through Xpay or Xpay4. In order to test the Merchant’s website script for PayPal’s post, there is a feature in SecureTrading’s PayPal test system that allows you to change where the PayPal test system will post to. To use this feature you will need to log in to the PayPal test system during a test transaction, and enter your Return URL on the “Review Your Payment” page.

4 Further information

This section contains contact information and further reading on SecureTrading products and services.

4.1 Support

SecureTrading provides support for its software and the operation of its payment service. If you require technical support, first ensure that you have read and understood all relevant documentation.

If the problem persists, please email support@securetrading.com, quoting your SecureTrading site reference and concisely stating the nature of your problem.

To help us help you, please include the original XML string sent and any error messages that are returned by the ST Xpay API verbatim. Care should be taken NOT to include sensitive payment details such as credit cards.

SecureTrading additional contact details:

Phone: 01248 672 050

Fax: 01248 672 099

4.2 Further Reading

For further information please refer to the following documents:

In the General Setup Guides (<http://www.securetrading.com/general-setup-guides.html>) section of the SecureTrading website:

- Going live guide