

Test Cards



- To test 3-D Secure authentication, please use the card numbers and OTPs listed below to obtain any expected authentication result (combinations such as authentication/frictionless, success/failure, etc.)
- After authentication, authorization occurs.

- Cartes
- One-time Passwords (OTPs)
 - [transStatus](#)
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- Amex
- Simulation – always possible



While your MID is in TEST-mode:

- For testing 3-D Secure **authentication** please use the *card numbers and OTPs* listed below to get any *expected authentication result* (combinations like challenge /frictionless, successful/failed, ...)
- After authentication the **authorization** takes place. Here please use "*OrderDesc=Test : <nnnn>*" (e.g. "*OrderDesc=Test : 0000*" or "*OrderDesc=Test : 0305*") to get any *expected authorization result*

Once your MID is in PROD-mode:

- Testing of 3-D Secure authentication is not possible any more because your configuration is working with live 3-D Secure servers.
- However, "*OrderDesc=Test : <nnnn>*" is still possible to simulate authorization.

Cartes

Visa	Visa/ Cartes Bancaires (cobadgée)	MasterCard	MasterCard/ Cartes Bancaires (cobadgée)	Bancontact (3DS manual input)	Test Scenario
400001 289268 8323	4972021234567 891	523212512540 1459	53410112345678 10	670337900000 09015 (Expiry 12 /2028)	Browser challenge
400001 643594 0133	4972021234567 842	523212218930 1469	53410112345678 51		Browser challenge
400001 269904 8523	4972021234567 883	523212726463 7786	53410112345678 93		Browser frictionless; missing DS Transaction ID
400001 174413 5012	4972021234567 834	523212274150 7017	53410112345678 44	606005080000 0009019 (Expiry 12 /2028)	Not authenticated browser frictionless
400001 996619 9434	4972021234567 875	523212242254 3299	53410112345678 85	606005560000 0000900 (Expiry 12 /2028)	Authenticated browser frictionless
400001 557319 8637	4972021234567 826	523212808394 4791	53410112345678 36		Browser challenge missing ACS URL
400001 787348 5953	4972021234567 867	523212259690 7270	53410112345678 77		Authentication protocol error
400001 473036 6880	4972021234567 818	523212410698 7982	53410112345678 28		Browser challenge; authenticated transaction; missing authentication value

One-time Passwords (OTPs)



For strong authentication, please confirm the one-time password with a mouse click instead of the Enter key, as otherwise the "Cancel" button is selected and the authentication is completed.

otpValue	transStatus	transStatusReason	ECI	authenticationValue
1234	Y		01	JAmi21makAifmwqo2120cj1AAA=
1111	N	01	01	
2222	R	01	01	
3333	U	01	01	
6666	Y	01	01	
7777	A		01	JAmi21makAifmwqo2120cj1AAA=
8888	N	10		
9999	N	08		
0001	N	01		
0002	N	02		
0003	N	03		
0004	N	04		
0005	N	05		
0006	N	06		
0007	N	07		
0009	N	09		
0010	N	10		
0011	N	11		

transStatus

transStatus	Description
Y	Authentication Verification Successful
N	Not Authenticated /Account Not Verified; Transaction denied
U	Authentication/ Account Verification Could Not Be Performed; Technical or other problem, as indicated in ARes or RReq
A	Attempts Processing Performed; Not Authenticated/Verified, but a proof of attempted authentication/verification is provided
C	Challenge Required; Additional authentication is required using the CReq/CRes
D	Challenge Required; Decoupled Authentication confirmed
R	Authentication/ Account Verification Rejected; Issuer is rejecting authentication /verification and request that authorisation not be attempted
I	Informational Only; 3DS Requestor challenge preference acknowledged

transStatusReason

Please refer to [3D Secure - transStatusReason Codes\(EN\)](#)

Amex

Réseau	Carte	Réponse
Amex	375000000000007	0000
Amex	371449635398431	0100
Amex	378282246310005	0305

Simulation – always possible

The simulation mode is initiated by the "OrderDesc" parameter with the value "Test: <nnnn>", which also defines the result of the payment process.

The simulation mode is always available – but also requires card numbers that pass the so-called LUHN test. There is a short table below for this; You can also use real credit cards.

Scheme	Card number	Value OrderDesc	Response	Description
VISA	4111111111111111	Test:<nnnn>	<nnnn>	see: A4 Error codes
MasterCard	5555555555554444	Test:<nnnn>	<nnnn>	see: A4 Error codes
AMEX	375000000000007	Test:<nnnn>	<nnnn>	see: A4 Error codes