

Test Kaarten & Simulation mode



- 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.



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
4000012892 688323	4972021234567891	523212512540 1459	5341011234567810	67033790000009015 (Expiry 12/2028)	Browser challenge
4000016435 940133	4972021234567842	523212218930 1469	5341011234567851		Browser challenge
4000012699 048523	4972021234567883	523212726463 7786	5341011234567893		Browser frictionless; missing DS Transaction ID
4000011744 135012	4972021234567834	523212274150 7017	5341011234567844	606005080000009019 (Expiry 12/2028)	Not authenticated browser frictionless
4000019966 199434	4972021234567875	523212242254 3299	5341011234567885	606005560000009000 (Expiry 12/2028)	Authenticated browser frictionless
4000015573 198637	4972021234567826	523212808394 4791	5341011234567836		Browser challenge missing ACS URL
4000017873 485953	4972021234567867	523212259690 7270	5341011234567877		Authentication protocol error
4000014730 366880	4972021234567818	523212410698 7982	5341011234567828		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 \(EN\)](#)

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

Testing with Bancontact - 3DS flow only (not QR code flow)

- Simulation mode needs to be activated
 - "simulationMode": "test:0000"
- Acquirer BIN : 777777

Bancontact 3DS:

Brand	PAN	Expiry Date	Test Scenario
Bancontact	67033790000009015	12/2028	Successfully authenticated browser challenge
Bancontact	606005560000000900	12/2028	Successfully authenticated browser frictionless
Bancontact	6060050800000009019	12/2028	Not authenticated browser frictionless