

# Test bank cards

To test the connection to the payment gateway, you can use the following test cards.

## VISA

<b>Card number</b>	4111 1111 1111 1111
<b>Date of expiration</b>	2034/12
<b>Code on the back of the card</b>	123
<b>3-D Secure</b>	veres=y, pares=y
<b>3-D Secure authentication code</b>	12345678

## MasterCard

<b>Card number</b>	5555 5555 5555 5599
<b>Date of expiration</b>	2034/12
<b>Code on the back of the card</b>	123
<b>3-D Secure</b>	veres=n

## MIR

<b>Card number</b>	2200 0000 0000 0053
<b>Date of expiration</b>	2034/12
<b>Code on the back of the card</b>	123
<b>3-D Secure</b>	veres=y, pares=y
<b>3-D Secure authentication code</b>	12345678

## JCB

<b>Card number</b>	3530 1113 3330 0000
<b>Date of expiration</b>	2034/12
<b>Code on the back of the card</b>	123

## "Stub" in Payment Gateway

<b>Card number</b>	6011 0000 0000 0004
<b>Date of expiration</b>	2034/12
<b>Code on the back of the card</b>	123
<b>3-D Secure</b>	veres=y pares=a
<b>3-D Secure authentication code</b>	12345678

<b>Card number</b>	6390 0200 0000 000003
<b>Date of expiration</b>	2034/12
<b>Code on the back of the card</b>	123 (optional parameter)
<b>3-D Secure</b>	veres=y, pares=a
<b>3-D Secure authentication code</b>	12345678
<b>Card number</b>	3530 1113 3330 0000
<b>Date of expiration</b>	2034/12
<b>Code on the back of the card</b>	123

## Cards supporting 3-D Secure protocol version 2.0

<b>PAN</b>	2201382000000021
<b>ECI</b>	02
<b>CVC</b>	123
<b>Date of expiration</b>	2034/12
<b>ARES_TRANS_STATUS</b> authentication request	C - requires additional authentication with CReq/CRes.
<b>RREQ_TRANS_STATUS</b> a response confirming that request with results from 3DS Requestor / 3DS Server has been received	Y - authentication/verification successful.
<b>TDS_METHOD_ENABLED</b> whether 3-D Secure authentication method is enabled or not	1 - yes.
<b>AUTO_ACS_CHALLENGE</b> redirect to finish page without checking SMS code	0 - code required.
<b>PAN</b>	2201382000000039
<b>ECI</b>	02
<b>CVC</b>	123
<b>Date of expiration</b>	2034/12
<b>ARES_TRANS_STATUS</b> authentication request	C - requires additional authentication with CReq/CRes.
<b>RREQ_TRANS_STATUS</b> a response confirming that request with results from 3DS Requestor / 3DS Server has been received	Y - authentication/verification successful.
<b>TDS_METHOD_ENABLED</b> whether 3-D Secure authentication method is enabled or not	1 - yes.
<b>AUTO_ACS_CHALLENGE</b> redirect to finish page without checking SMS code	0 - code required.
<b>PAN</b>	4175003806480112
<b>ECI</b>	06
<b>CVC</b>	123

<b>Date of expiration</b>	2036/12
<b>ARES_TRANS_STATUS</b> authentication request	N - not authenticated/verified, transaction cancelled.
<b>RREQ_TRANS_STATUS</b> a response confirming that request with results from 3DS Requestor / 3DS Server has been received	N - not authenticated/verified, transaction cancelled.
<b>TDS_METHOD_ENABLED</b> whether 3-D Secure authentication method is enabled or not	1 - yes.
<b>AUTO_ACS_CHALLENGE</b> redirect to finish page without checking SMS code	0 - code required.
<b>PAN</b>	5100000000000123
<b>ECI</b>	05
<b>CVC</b>	123
<b>Date of expiration</b>	2034/12
<b>ARES_TRANS_STATUS</b> authentication request	Y - authentication/verification successful.
<b>RREQ_TRANS_STATUS</b> a response confirming that request with results from 3DS Requestor / 3DS Server has been received	Y - authentication/verification successful.
<b>TDS_METHOD_ENABLED</b> whether 3-D Secure authentication method is enabled or not	0 - no.
<b>AUTO_ACS_CHALLENGE</b> redirect to finish page without checking SMS code	0 - N/A (3-D Secure method is disabled).
<b>PAN</b>	555555555555599
<b>ECI</b>	N/A
<b>CVC</b>	123
<b>Date of expiration</b>	2034/12
<b>ARES_TRANS_STATUS</b> authentication request	C - requires additional authentication with CReq/CRes.
<b>RREQ_TRANS_STATUS</b> a response confirming that request with results from 3DS Requestor / 3DS Server has been received	Y - authentication/verification successful.
<b>TDS_METHOD_ENABLED</b> whether 3-D Secure authentication method is enabled or not	0 - no.
<b>AUTO_ACS_CHALLENGE</b> redirect to finish page without checking SMS code	0 - N/A (3-D Secure method is disabled).
<b>PAN</b>	5100000000000180
<b>ECI</b>	05
<b>CVC</b>	123

<b>Date of expiration</b>	2034/12
<b>ARES_TRANS_STATUS</b> authentication request	Y – authentication/verification successful.
<b>RREQ_TRANS_STATUS</b> a response confirming that request with results from 3DS Requestor / 3DS Server has been received	Y – authentication/verification successful.
<b>TDS_METHOD_ENABLED</b> whether 3-D Secure authentication method is enabled or not	1 – yes.
<b>AUTO_ACS_CHALLENGE</b> redirect to finish page without checking SMS code	0 – code required.
<b>PAN</b>	5213243734062662
<b>ECI</b>	02
<b>CVC</b>	123
<b>Date of expiration</b>	2034/12
<b>ARES_TRANS_STATUS</b> authentication request	C – requires additional authentication with CReq/CRes.
<b>RREQ_TRANS_STATUS</b> a response confirming that request with results from 3DS Requestor / 3DS Server has been received	Y – authentication/verification successful.
<b>TDS_METHOD_ENABLED</b> whether 3-D Secure authentication method is enabled or not	1 – yes.
<b>AUTO_ACS_CHALLENGE</b> redirect to finish page without checking SMS code	0 – code required.
<b>PAN</b>	4111111111111111
<b>ECI</b>	05
<b>CVC</b>	123
<b>Date of expiration</b>	2034/12
<b>ARES_TRANS_STATUS</b> authentication request	Y – authentication/verification successful.
<b>RREQ_TRANS_STATUS</b> a response confirming that request with results from 3DS Requestor / 3DS Server has been received	Y – authentication/verification successful.
<b>TDS_METHOD_ENABLED</b> whether 3-D Secure authentication method is enabled or not	1 – yes.
<b>AUTO_ACS_CHALLENGE</b> redirect to finish page without checking SMS code	0 – code required.
<b>PAN</b>	5100000000000008
<b>ECI</b>	05
<b>CVC</b>	123

<b>Date of expiration</b>	2034/12
<b>ARES_TRANS_STATUS</b> authentication request	Y – authentication/verification successful.
<b>RREQ_TRANS_STATUS</b> a response confirming that request with results from 3DS Requestor / 3DS Server has been received	Y – authentication/verification successful.
<b>TDS_METHOD_ENABLED</b> whether 3-D Secure authentication method is enabled or not	1 – yes.
<b>AUTO_ACS_CHALLENGE</b> redirect to finish page without checking SMS code	0 – code required.
<b>PAN</b>	2201382000000013
<b>ECI</b>	02
<b>CVC</b>	123
<b>Date of expiration</b>	2034/12
<b>ARES_TRANS_STATUS</b> authentication request	C – requires additional authentication with CReq/CRes.
<b>RREQ_TRANS_STATUS</b> a response confirming that request with results from 3DS Requestor / 3DS Server has been received	Y – authentication/verification successful.
<b>TDS_METHOD_ENABLED</b> whether 3-D Secure authentication method is enabled or not	1 – yes.
<b>AUTO_ACS_CHALLENGE</b> redirect to finish page without checking SMS code	0 – code required.
<b>PAN</b>	2201382000000047
<b>ECI</b>	02
<b>CVC</b>	123
<b>Date of expiration</b>	2036/12
<b>ARES_TRANS_STATUS</b> authentication request	C – requires additional authentication with CReq/CRes.
<b>RREQ_TRANS_STATUS</b> a response confirming that request with results from 3DS Requestor / 3DS Server has been received	Y – authentication/verification successful.
<b>TDS_METHOD_ENABLED</b> whether 3-D Secure authentication method is enabled or not	1 – yes.
<b>AUTO_ACS_CHALLENGE</b> redirect to finish page without checking SMS code	0 – code required.
<b>PAN</b>	2201382000000054
<b>ECI</b>	02
<b>CVC</b>	123

<b>Date of expiration</b>	2034/12
<b>ARES_TRANS_STATUS</b> authentication request	C - requires additional authentication with CReq/CRes.
<b>RREQ_TRANS_STATUS</b> a response confirming that request with results from 3DS Requestor / 3DS Server has been received	Y - authentication/verification successful.
<b>TDS_METHOD_ENABLED</b> whether 3-D Secure authentication method is enabled or not	1 - yes.
<b>AUTO_ACS_CHALLENGE</b> redirect to finish page without checking SMS code	0 - code required.
<b>PAN</b>	22000000000000053
<b>ECI</b>	02
<b>CVC</b>	123
<b>Date of expiration</b>	2034/12
<b>ARES_TRANS_STATUS</b> authentication request	C - requires additional authentication with CReq/CRes.
<b>RREQ_TRANS_STATUS</b> a response confirming that request with results from 3DS Requestor / 3DS Server has been received	Y - authentication/verification successful.
<b>TDS_METHOD_ENABLED</b> whether 3-D Secure authentication method is enabled or not	1 - yes.
<b>AUTO_ACS_CHALLENGE</b> redirect to finish page without checking SMS code	0 - code required.

## Cards that return errors

<b>Card number</b>	5555 5555 5555 5557
<b>Date of expiration</b>	2034/12
<b>Code on the back of the card</b>	123 (optional parameter)
<b>3-D Secure</b>	veres=y, pares=u
<b>3-D Secure authentication code</b>	12345678
<b>Returned error</b>	Declined. PaRes status is U (-2011) Issuing bank was not able to perform the authorization of a 3D-Secure card.
<b>Card number</b>	4000 0000 0000 0002
<b>Date of expiration</b>	2034/12
<b>Code on the back of the card</b>	123 (optional parameter)
<b>3-D Secure</b>	veres=u

<b>Returned error</b>	Declined. PaRes status is U (-2011) Issuing bank was not able to perform the authorization of a 3D-Secure card.
<b>Card number</b>	4444 3333 2222 1111
<b>Date of expiration</b>	2034/12
<b>Code on the back of the card</b>	123
<b>3-D Secure</b>	veres=y, pares=u
<b>3-D Secure authentication code</b>	12345678
<b>Returned error</b>	Declined. VeRes status is U (-2016) Issuing bank was not able to perform the authorization of a 3D-Secure card.
<b>Card number</b>	5555 5555 4444 4442
<b>Date of expiration</b>	2034/12
<b>Code on the back of the card</b>	123
<b>3-D Secure</b>	veres=u
<b>Returned error</b>	Declined. VeRes status is U (-2016) Issuing bank could not determine if the card is 3-D Secure.
<b>Card number</b>	4444 4444 4444 4422
<b>Date of expiration</b>	2034/12
<b>Code on the back of the card</b>	123
<b>Returned error</b>	Invalid message format (913) The message format is incorrect in terms of IPS.
<b>Card number</b>	4444 4444 1111 1111
<b>Date of expiration</b>	2034/12
<b>Code on the back of the card</b>	123
<b>Returned error</b>	Network refused transaction (5) Refuse of network to process transaction.
<b>Card number</b>	4444 4444 4444 6666
<b>Date of expiration</b>	2034/12
<b>Code on the back of the card</b>	123
<b>Returned error</b>	BLOCKED_BY_LIMIT (-20010) Transaction was rejected because the payment amount exceeded the configured limits of issuing bank.
<b>Card number</b>	4444 4444 4444 4455
<b>Date of expiration</b>	2034/12
<b>Code on the back of the card</b>	123
<b>Returned error</b>	Card limitations exceeded (902) Card limitations (the Cardholder is attempting to perform a transaction that is forbidden for him).

<b>Card number</b>	4444 4444 9999 9999
<b>Date of expiration</b>	2034/12
<b>Code on the back of the card</b>	123
<b>Returned error</b>	TDSEC_COMM_ERROR (151017) 3-D Secure - communication error.
<b>Card number</b>	4444 4444 4444 3333
<b>Date of expiration</b>	2034/12
<b>Code on the back of the card</b>	123
<b>Returned error</b>	Limit exceeded (123) The limit on the number of transactions is exceeded: the client has performed the maximum number of transactions during the limit cycle and tries to perform another one.
<b>Card number</b>	4408 8962 5320 5448
<b>Date of expiration</b>	2034/12
<b>Code on the back of the card</b>	123
<b>Returned error</b>	Not enough money (116) Transaction amount exceeds the available balance of the selected account.
<b>Card number</b>	4012 8888 8888 1881
<b>Date of expiration</b>	2034/12
<b>Code on the back of the card</b>	123
<b>Returned error</b>	RESPONSE_TIMEOUT (1510190) Processing timeout. Sending is success, response from the bank was not received.
<b>Card number</b>	4563 9601 2200 1999
<b>Date of expiration</b>	2034/12
<b>Code on the back of the card</b>	123
<b>Returned error</b>	CANNOT_SEND_REQUEST (151018) Processing timeout. Sending is failed.

## Cards with "Spasibo" bonuses

<b>Card number</b>	4276 1057 5725 6223
<b>Date of expiration</b>	2034/12
<b>Code on the back of the card</b>	950
<b>Card status</b>	SPASIBO AMOUNT = disabled
Comment: this is not a card of a participant of Spasibo loyalty program. The card is only for testing and has limited functionality, i.e. bonuses are not debited or accrued on it.	
<b>Card number</b>	4276 1076 6782 3373



<b>Date of expiration</b>	2034/12
<b>Code on the back of the card</b>	809
<b>Card status</b>	Activity, FRAUD = true
Comment: the card is active, crediting is available, debiting is not allowed.	
<b>Card number</b>	4276 1072 9066 8435
<b>Date of expiration</b>	2034/12
<b>Code on the back of the card</b>	788
<b>Card status</b>	Activity, FRAUD = false
Comment: card with bonuses, active, accrual and debiting is available.	
<b>Card number</b>	4276 1031 9982 4468
<b>Date of expiration</b>	2024/09
<b>Code on the back of the card</b>	325
Comment: card is active, accrual and debiting is available.	