

JetPaySM

Certification Testing

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Introduction

JetPay™ certification testing is intended to prepare a merchant for processing transactions through JetPay™. This document contains test suites and test cases that enable a merchant to prepare and submit test JetPay™ transactions and verify compliance with JetPay™ submission rules.

There are several test suites, including standard credit card transactions, address verification, card validation, Verified-By-Visa and SecureCode, and merchant-initiated batch test suites. A merchant might need to perform all test cases within a test suite, or perhaps a subset of the test cases, or perhaps none of the test cases within a test suite. The type of testing that must be performed will depend on the merchant's functional needs.

For information about the basic specifications for a JetPay™ transaction, refer to the *JetPay™ XML Specification* document.

Standard Transaction Processing Test Suite

The following test cases consist of common JetPay™ transactions that many merchants will need to be able to perform. Some test cases are specific to ecommerce merchants; some test cases are specific to brick-and-mortar retail merchants. To certify, the merchant needs to submit those test cases that apply to the merchant's anticipated requirements. At the very least, every merchant should anticipate that they'd need to submit some combination of sale and credit test cases.

AUTHONLY, SALE, and CAPT Test Cases

The following test cases will certify standard sales transactions. The credit card used for these test cases will follow the format, 4111 1111 1111 XXXX.

Test Case	Type	PAN	Exp. Date	Amount	Expected Result
STD001	SALE	1111	12/11	\$10.00	Approved
STD002	SALE	1129	12/08	\$10.00	Expired card
STD003	SALE	1128	12/11	\$10.00	Invalid card number
STD004 thru STD104	SALE or AUTHONLY	1137	12/11	amounts between \$1.00 and \$2.00	Assorted responses, both approved and declined. These test cases are always required.
STD105a	AUTHONLY	1145	12/11	\$10.00	Approved
STD105b	CAPT	1145	12/11	\$10.00	Approved
STD106a	AUTHONLY	1152	12/11	\$10.00	Approved
STD106b	CAPT	1152	12/11	\$5.00	Depends on Trans ID
STD107a	AUTHONLY	1160	12/11	\$11.00	Approved
STD107b	CAPT	1178	12/11	\$11.00	Depends on Trans ID
STD108a	AUTHONLY	1186	12/11	\$12.00	Approved
STD108b	CAPT	1186	12/11	\$12.00	Approved
STD108c	CAPT	1186	12/11	\$12.00	Authorization not found
STD109a	AUTHONLY	1194	12/11	\$13.05	Declined
STD109b	CAPT	1194	12/11	\$13.05	Authorization not found

Magnetic Stripe Test Cases

The following test cases will certify standard sales transactions. The credit card used for these test cases will follow the format, 4222 2222 2222 XXXX.

Test Case	Type	PAN	Exp. Date	Amount	Expected Result
MAG01	SALE	2220	12/11	\$10.00	Approved
MAG02	SALE	2238	12/08	\$10.00	Expired card
MAG03	SALE	2237	12/11	\$10.00	Invalid card number
MAG04	SALE	2246	12/11	\$15.05	Declined
MAG05a	AUTHONLY	2253	12/11	\$10.00	Approved
MAG05b	CAPT		12/11	\$10.00	Approved
MAG06a	AUTHONLY	2261	12/11	\$10.00	Approved
MAG06b	CAPT		12/11	\$5.00	Approved
MAG07a	AUTHONLY	2279	12/11	\$11.00	Approved
MAG07b	CAPT		12/11	\$11.00	Approved
MAG08a	AUTHONLY	2287	12/11	\$12.00	Approved
MAG08b	CAPT		12/11	\$12.00	Approved
MAG08c	CAPT		12/11	\$12.00	Authorization not found
MAG09a	AUTHONLY	2295	12/11	\$13.05	Declined
MAG09b	CAPT		12/11	\$13.05	Authorization not found

Contactless Magnetic Stripe Test Cases

The following test cases will certify standard sales transactions for contactless cards. The credit card used for these test cases will follow the format, 4333 3333 3333 XXXX.

Test Case	Type	PAN	Exp. Date	Amount	Expected Result
CMAG01	SALE	3339	12/11	\$10.00	Approved
CMAG02	SALE	3347	12/08	\$10.00	Expired card
CMAG03	SALE	3354	12/11	\$10.00	Invalid card number
CMAG04	SALE	3362	12/11	\$15.05	Declined

CREDIT Test Cases

The following test cases will certify standard credit transactions. The credit card used for these test cases will follow the format, 4444 4444 4444 XXXX.

Test Case	Type	PAN	Exp. Date	Amount	Expected Result
CRED01	CREDIT	4448	12/11	\$10.00	Approved
CRED02	CREDIT	4455	12/08	\$10.00	Expired card
CRED03	CREDIT	4462	12/11	\$10.00	Invalid card number
CRED04	CREDIT	4471	12/11	\$15.05	Approved

VOID Test Cases

The following test cases will certify standard void transactions. The credit card used for these test cases will follow the format, 4555 5555 5555 XXXX.

Test Case	Type	PAN	Exp. Date	Amount	Expected Result
VOID01a	SALE or AUTH/CAPT	5519	12/11	\$10.00	Approved
VOID01b	VOID	5519	12/11	\$10.00	Successful
VOID02a	SALE or AUTH/CAPT	5527	12/11	\$10.00	Approved
VOID02b	VOID	5527	12/11	\$15.00	Transaction not found
VOID03a	SALE or AUTH/CAPT	5550	12/11	\$10.05	Declined
VOID03b	VOID	5550	12/11	\$10.05	Transaction not found
VOID04a	CREDIT	5568	12/11	\$10.00	Approved
VOID04b	VOID	5568	12/11	\$10.00	Successful
VOID05a	CREDIT	5576	12/11	\$10.00	Approved
VOID05b	VOID	5576	12/11	\$5.00	Transaction not found
VOID06a	SALE or AUTH/CAPT	5584	12/11	\$12.00	Approved
VOID06b	VOID	5584	12/11	\$12.00	Successful
VOID06c	VOID	5584	12/11	\$12.00	Transaction not found
VOID07	VOID	5592	12/11	\$18.00	Transaction not found

Validation, Verification, and Authentication Test Suite

The credit card companies support multiple methods for validating credit cards and verifying a cardholder's identity. JetPay™ supports CVV2, CVC2, and CID card validation, available from Visa, MasterCard, and American Express, as well as all the other major credit card brands. JetPay™ supports address verification ("AVS") as implemented by Visa, MasterCard, and American Express (as well as Amex's name verification feature). With these two common features, a credit card's integrity can be validated and a cardholder's billing address can be verified. Even more importantly, these two features reduce transaction charges and help to protect a merchant against chargebacks.

UCAF is the "Universal Cardholder Authentication Field", more commonly branded as Verified-by-Visa (by Visa) and SecureCode (by MasterCard). The UCAF feature authenticates the cardholder of a specific credit card, protecting both the merchant and the cardholder against fraudulent internet sales.

CVV2/CVC2/CID Test Cases

The following test cases will certify CVV2 transactions. The credit card used for these test cases use the following format: 4666 6666 6666 XXXX.

Test Case	Type	PAN	Exp. Date	Amount	CVV2	Expected Result
CVV201	SALE or AUTHONLY	6669	12/11	\$10.00	321	Approved, CVV2 matches
CVV202	SALE or AUTHONLY	6677	12/11	\$10.00	432	Approved, CVV2 doesn't match
CVV203	SALE or AUTHONLY	6685	12/11	\$10.00	543	Approved, CVV2 not processed
CVV204	AUTHONLY	6693	12/11	\$0.00	021	Approved, CVV2 matches
CVV205	SALE or AUTHONLY	6610	12/11	\$10.05	123	Declined, CVV2 not processed
CVV206	SALE or AUTHONLY	6628	12/11	\$12.51	089	Declined, CVV2 matches

Address Verification Test Cases

The following test cases will certify address verification transactions using AVS. The credit card used for these test cases is 4777 7777 7777 XXXX with an expiration date of December, 2011.

Test Case	Type	PAN	Amount	Address Postal Code	Expected Result
AVS01	SALE or AUTHONLY	7711	\$11.00	1234 Fifth Street 77708	Approved, both address & zip match
AVS02	SALE or AUTHONLY	7729	\$11.00	1234 Fifth Street 11100	Approved, address matches, zip not
AVS03	SALE or AUTHONLY	7737	\$11.00	1234 Fifth Street 88809	Approved, zip matches, address not
AVS04	SALE or AUTHONLY	7745	\$11.00	1234 Fifth Street 44403	Approved, address & zip don't match
AVS05	SALE or AUTHONLY	7752	\$11.00	1234 Fifth Street 55504	Approved, retry of AVS needed
AVS06	SALE or AUTHONLY	7760	\$11.00	1234 Fifth Street 99906	Approved, AVS unavailable
AVS07	SALE or AUTHONLY	7778	\$11.00	1234 Fifth Street 33312	Approved, international non-AVS participant
AVS08	AUTHONLY	7786	\$0.00	1234 Fifth Street 55508	Approved, both address & zip match
AVS09	SALE or AUTHONLY	7794	\$10.05	1234 Fifth Street 66606	Declined, AVS unavailable
AVS10	SALE or AUTHONLY	7810	\$12.51	1234 Fifth Street 00006	Declined, AVS unavailable

UCAF Test Cases (Verified-by-Visa and SecureCode)

The Verified-by-Visa and SecureCode transaction authentication features help to assure that the actual cardholder is involved in a transaction. UCAF processing is available to ecommerce merchants who add web-based password authentication support, enabling them to submit authentication keys to transaction processing for both Visa and MasterCard transactions. UCAF test cases use card number 4888 8888 8888 XXXX:

Test Case	Type	PAN	Amount	CAVV (in base 64) XID (in base 64)	Expected Result
UCAF01	SALE	8887	\$11.00	AAABAQhkdGAAAAAAAAAGR2AAAAAAAA= HX1+XXeczE4V4TvPN/A/PIi5oMw=	Approved, UCAF result "D"
UCAF02	SALE	8895	\$11.00	AAAAAAAAAAAAAAAAAAAAAAAAAAAA= djiXD8eGnoNPyd4A7eLnr7c5WTA=	Approved, UCAF result "0"

ACH Transactions

Merchants may submit bank drafts to JetPay™. JetPay™ can enable properly configured merchants to send checks and savings account drafts directly into their bank account. By submitting the ABA routing code listed on every check along with the bank account number and the accountholder's name, JetPay™ will route these bank drafts directly into the merchant's bank account. Refunds of bank drafts are also available.

Checking Account and Savings Account Transactions

Bank accounts submitted through ACH require an ABA number, an account number, an accountholder's name, and an identifying check number.

The following processes prescribe the test cases for ACH processing. Use an ABA routing code of 122000496. For the cardholder name, use "John Q. Public" or the name of your favorite Disney character.

Test Case	Type	Account Number	Check Number	Amount	Expected Result
ACH01a	CHECK	123411	234	\$10.00	Approved
ACH01b	REVERSAL	123411	234	\$10.00	Successful
ACH02a	CHECK	552777	567	\$10.00	Approved
ACH02b	VOIDACH	552777	567	\$10.00	Transaction not found
ACH03a	CHECK	765432	890	\$10.00	Approved
ACH03b	VOIDACH	765432	890	\$15.00	Transaction not found
ACH04	VOIDACH	559277	1122	\$18.00	Transaction not found