



COLLECTING SOLUTION

Test payment methods

Implementation Guide

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1. CHOOSING A TEST PAYMENT METHOD

1.1. Test cards

The payment gateway provides you with credit card numbers for making payment in test mode.

Different payment cases can be **simulated** using the test card numbers indicated in the tables below.

The merchant can test these payment cases in:

- payment by form,
- payment by Web Services,
- or MOTO payment.

To allow merchants to test the risk configuration defined on their store, test cards country **DINERS, VISA et MASTERCARD** corresponds to the company country, except for the following cards, for which country is GREENLAND (GRL):

- DINERS: **36000100000106**
- VISA: **4970110000001029**
- MASTERCARD: **5100010000000114**
- Cards **CB, e-Carte Bleue, Mastercard, Maestro, Visa, Visa Electron**

Card number	Test card checked
CB/Mastercard	
5100010000000114	Payment accepted with 3DS2 authentication without interaction and with fingerprinting
5100010000000106	Payment accepted with 3DS2 authentication with challenge and with fingerprinting
51000100000001054	Payment accepted with 3DS2 authentication with challenge and timeout on fingerprinting
5100010000000056	Payment with 3DS2 authentication with challenge timeout
5970100300000042	Payment accepted, buyer not enrolled into 3DS
5970100300000067	Payment accepted, payment guarantee = NO
5970100300000083	Payment refused, authorization refused due to exceeded limit
5970100300000091	Payment refused, authorization refused due to a security code error
5970100300000075	Payment rejected due to failed 3DS2 authentication, the buyer did not manage to authenticate him/herself
5970100300000125	Subscription created or Payment in installments created. Payment refused on subscription due dates
CB/Visa	
4970115000000210	Payment accepted with 3DS2 authentication without interaction and with fingerprinting

Card number	Test card checked
4970115000000228	Payment accepted with 3DS2 authentication with challenge and with fingerprinting
4970110000002019	Payment accepted with 3DS2 authentication with challenge and timeout on fingerprinting
4970110000000054	Payment with 3DS2 authentication with challenge timeout
4970100000000048	Payment accepted, buyer not enrolled into 3DS
4970100000000055	Payment accepted, payment guarantee = NO
4970100000000071	Payment refused, authorization refused due to exceeded limit
4970100000000089	Payment refused, authorization refused due to a security code error
4970100000000063	Payment rejected due to failed 3DS2 authentication, the buyer did not manage to authenticate him/herself
4970100000000667	Subscription created or Payment in installments created. Payment refused on subscription due dates
CB/Maestro	
5000551000000407	Payment accepted with 3DS2 authentication without interaction and with fingerprinting
5000551000000415	Payment accepted with 3DS2 authentication with challenge and with fingerprinting
5000551000000209	Payment accepted with 3DS2 authentication with challenge and timeout on fingerprinting
5000550000000037	Payment accepted, buyer not enrolled into 3DS
5000550000000052	Payment accepted, payment guarantee = NO
5000550000000078	Payment refused, authorization refused due to exceeded limit
5000550000000086	Payment refused, authorization refused due to a security code error
5000550000000060	Payment rejected due to failed 3DS2 authentication, the buyer did not manage to authenticate him/herself
CB/Visa Electron	
4917481000000006	Payment accepted with 3DS2 authentication without interaction and without fingerprinting
4917481000000402	Payment accepted with 3DS2 authentication without interaction and with fingerprinting
4917481000000410	Payment accepted with 3DS2 authentication with challenge and with fingerprinting
4917481000000204	Payment accepted with 3DS2 authentication with challenge and timeout on fingerprinting
4917480000000032	Payment accepted, buyer not enrolled into 3DS
4917480000000057	Payment accepted, payment guarantee = NO
4917480000000073	Payment refused, authorization refused due to exceeded limit

Card number	Test card checked
4917480000000081	Payment refused, authorization refused due to a security code error
4917480000000065	Payment rejected due to failed 3DS2 authentication, the buyer did not manage to authenticate him/herself
e-Carte Bleue	
4150560000000011	Payment accepted
4150560000000094	Payment refused, authorization refused due to exceeded limit

- **VISA** cards compatible with DCC

Card number	Test card checked
4005520000008403	Payment by card in USD
4005520000008411	Payment by card in USD and 3D Secure interactive
4761260000001249	Payment by card in CAD
4300020000009784	Payment by card in EUR (N1 - rateLookup)
4300000000008267	Payment by card in GBP
4761280000003607	Payment by card in IDR
4051700000003926	Payment by card in JPY
4515450000004140	Payment by card in KWD
4005520000018402	Response Auto: 01-Referral
4005520000968408	Response Auto: 96-SystemError
4005520009998406	Response Auto: 96-System Timeout

- **VISA TRADITIONAL, PREPAID MAESTRO** prepaid cards

Card number	Test card checked	Type
4970200000000012	Payment accepted	VISA TRADITIONAL
5000590300000006	Payment rejected, do not honor	PREPAID MAESTRO

- **VISA CLASSIC, MASTERCARD BUSINESS** commercial cards

Card number	Test card checked	Type
4970360030000042	Payment accepted	VISA CLASSIC
5000620300000001	Payment accepted	MASTERCARD BUSINESS
5000630300000018	Payment accepted	MASTERCARD BUSINESS

- **VISA SIGNATURE, MASTERCARD BLACK** personal cards

Type	Card number	Test card checked
VISA SIGNATURE	4970300030000006	Payment accepted
MASTERCARD BLACK	5000610300000002	Payment accepted

- **Mastercard** cards compatible with DCC

Card number	Test card checked
5204730000008404	Payment by card in USD
5186170010001242	Payment by card in CAD
5204740000009781	Payment by card in EUR
5186150100008265	Payment by card in GBP
5204850010003607	Payment by card in IDR
5204500010003921	Payment by card in JPY
5428590000004146	Payment by card in KWD
5204730000018403	Response Auto: 01-Referral
5204730000968409	Response Auto: 96-SystemError
5204730009998407	Response Auto: 96-System Timeout

- Cards **AMEX**

Card number	Test card checked
375900000000008	Payment with authentication without interaction and with fingerprinting
375900000010015	Payment with authentication with a challenge and without fingerprinting
375900000020014	Payment with authentication with challenge and fingerprinting timeout
375900000010254	Payment with authentication with challenge timeout
378282000000024	Payment declined, do not honor

- Cetelem **Cpay** cards

Card number	Test card checked
5017650000000390	Payment Cetelem accepted: with authentication without interaction and without fingerprinting
5017650000000432	Payment Cetelem accepted: with authentication without interaction and with fingerprinting
5017650000000200	Payment Cetelem accepted: with authentication with a challenge and with fingerprinting
5017650000000408	Payment Cetelem accepted: with authentication without interaction and fingerprinting timeout
5017650000008849	Payment Cetelem accepted: with authentication with challenge and fingerprinting timeout
5017650000009896	Payment Cetelem accepted: with authentication with a challenge and without fingerprinting
5017650000000101	Payment Cetelem accepted: with challenge timeout authentication and without fingerprinting

- **Pass Restaurant** first generation cards

Card number	Test card checked
4838460000000022	Payment partially accepted, balance = 19 euros

Card number	Test card checked
4838460000000030	Payment partially accepted, balance = 10 euros
4838460000000014	Payment refused
4838460000000048	Payment declined, balance exhausted

- **Pass Restaurant CONECS 2G cards**

Card number	Test card checked
5075970000000029	Payment partially accepted, balance = 19 euros
5075970000000045	Payment partially accepted, balance = 10 euros
5075970000000011	Payment refused
5075970000000037	Payment declined, balance exhausted

- **Chèque Déjeuner first generation cards**

Card number	Test card checked
5320410000000029	Payment partially accepted, balance = 19 euros
5320410000000037	Payment partially accepted, balance = 10 euros
5320410000000011	Payment refused
5320410000000045	Payment declined, balance exhausted

- **Chèque Déjeuner CONECS 2G cards**

Card number	Test card checked
5075990000000027	Payment partially accepted, balance = 19 euros
5075990000000043	Payment partially accepted, balance = 10 euros
5075990000000019	Payment refused
5075990000000035	Payment declined, balance exhausted

- **Bimpli (ex Apetiz) mixed cards**

Card number	Test card checked
4838450000000023	Payment partially accepted, balance = 19 euros
4838450000000031	Payment partially accepted, balance = 10 euros
4838450000000015	Payment refused
4838450000000049	Payment declined, balance exhausted

- **Titre-Restaurant Mastercard first generation cards**

Card number	Test card checked
5314227000000025	Payment partially accepted, balance = 19 euros
5314227000000033	Payment partially accepted, balance = 10 euros
5314227000000017	Payment refused
5314227000000041	Payment declined, balance exhausted

- **Cards JCB**

Card number	Test card checked
3528000000000007	Payment accepted
3528000000000015	Payment refused
2528000000000008	Payment refused

- Edenred tickets Belgium

Card number	Test card checked
6299142540499819957	Payment accepted (funds €5)
6299140107785103868	Payment accepted (funds €5)
6299140194596029714	Payment accepted (funds €500)
6299146427087961407	Payment accepted with a timeout on the Edenred side
6299142807592452668	Failed Luhn validation
6299144242215626091	Payment rejected, incorrect PIN code
6299147349753614061	Payment rejected, blocked card
6299146564406647711	Payment rejected, invalid PAN
6299148607615127724	Payment rejected, unauthorized merchant
6299144619831429267	Payment rejected, insufficient funds
6299143049812369269	Payment rejected, expired card
6299141851573931522	Payment rejected, no reason stated
6299149485441243133	Syntax parse error in the provided response
6299149891257316485	Syntax parse error in the provided null response
6299146076426894355	Timeout authorization
6299140964889787875	Timeout reversal (following a syntax parse error in the provided response)
6299145162809935618	Timeout reversal (following a timeout authorization)

- Cards **DISCOVER**

Card number	Test card checked
6011000000000053	Payment accepted
6011000000000046	Payment declined, do not honor

Card number	Test card checked
6011000100000045	Payment with authentication, without interaction and without fingerprinting
6011000100000102	Payment with authentication, without interaction and with fingerprinting
6011000100000029	Payment with authentication, challenge and without fingerprinting
6011000100000110	Payment with authentication, with challenge and fingerprinting
6011000100000144	Payment with authentication, with fingerprinting and timeout

Card number	Test card checked
6011000100000136	Payment with authentication, with challenge and fingerprinting timeout
6011000100000060	Payment with authentication, with challenge timeout

- **DINERS** cards type

Card number	Test card checked
360000000000008	Payment accepted
360000000000057	Payment declined, do not honor

3DS2 ProtectBuy

Card number	Test card checked
36000100000049	Payment with authentication, without interaction and without fingerprinting
36000100000106	Payment with authentication, without interaction and with fingerprinting. Card country: GRL.
36000100000023	Payment with authentication, challenge and without fingerprinting
36000100000130	Payment with authentication, with challenge and fingerprinting
36000100000114	Payment with authentication, with fingerprinting and timeout
36000100000148	Payment with authentication, with challenge and fingerprinting timeout
36000100000064	Payment with authentication, with challenge timeout

The choice of the expiration date and cryptogram remains free (Ex: expiration date = 04/25 and CVV =123).



*The test transactions can be viewed by all duly authorized users of the Expert Back Office in **Management** > **TEST transactions** menu.*

The results of the tests below are conditioned by enrollment status of your MID. As long as you don't receive the email notifying you of the activation of your guarantee (3D Secure, Safekey, ProtectBuy or JSecure), the test payments will be made without warranty.

1.2. Test IBAN

The Lyra Collect platform provides IBANs for test payments.

Different cases can be **simulated**:

- **IBAN** for a **SEPA DIRECT DEBIT** (SDD) payment

IBAN-BIC number	Country	Test card checked
DE97100400000532013000	Germany	Accepted
FR7630002005701234567890158	France	Accepted (BIC 8)
FR7617515900001234567890135	France	Accepted (BIC 11)
MC5810096180790123456789085	Monaco	Accepted (Outside EEA zone)
IT3100318901600123456789012	Italy	Accepted

IBAN-BIC number	Country	Test card checked
FR7610071985011234567890181	New Caledonia	Rejected as not a SEPA participant
FR7617906000171234567890149	France	Rejected as on exclusion list
BR9700360305000010009795493P1	Brazil	Rejected as not a SEPA participant
DE79850503003100180568	Germany	Accepted - with Purchase Request in Error
NL91ABNA0417164300	The Netherlands	Accepted - with Purchase Request in Timeout
NL44INGB0795155661	The Netherlands	Accepted - with Commit Request in Error
NL81RABO0128809747	The Netherlands	Accepted - with Commit Request in Timeout, Reversal Request in Error
NL50RABO0156167215	The Netherlands	Accepted - with Commit Request in Timeout, Reversal Request in Timeout
NL58INGB0658335745	The Netherlands	Accepted - with Commit Request in Timeout, Reversal Request Ok
DE16100400000532013100	Germany	Accepted - with Purchase Request in Random Acquirer Error, Reversal Request Ok

2. CARRYING OUT A TEST PAYMENT

The user can carry out a payment by **form**, a **MOTO payment** or a payment via **Web Services**.

Carrying out a test payment by form

1. Display the payment method selection page.



To display the payment method selection page, the user can:

- configure his payment page in test mode,
- or create a payment order by e-mail in the Expert Back Office.

2. Click on the payment method to be tested

The bank details capture page appears.

The screenshot displays the Lyra Secure payment interface. On the left, a dark blue header contains a lock icon and the text 'Lyra Secure payment'. Below this, a white box lists transaction details: 'Transaction identifier : 980742', 'Shop ID : 75495665', and 'Amount : 10.00 EUR'. A note at the bottom states: 'The address of this payment gateway prefixed with https indicates that you are on a secure site and you can safely pay for your purchase.' On the right, the 'Information for the payment' section features logos for American Express, Visa, Mastercard, and Maestro. It includes input fields for 'Card number', 'Expiry date' (with month and year dropdowns), and 'Security code'. A blue 'SUBMIT' button is positioned below these fields. At the bottom right, there are logos for 'VISA SECURE', 'PAIEMENT SÉCURISÉ', and 'mastercard ID Check'.

Figure 1: Saisie des informations du moyen de paiement

A list of available card numbers is displayed below. Example:

USE TEST MODE

Click on one of the test numbers listed **below** to automatically populate the fields in the form.

Each test number corresponds to a result of an expected payment.

Hide test cards CB/Mastercard ^

- [5100 0100 0000 0114](#) - Payment accepted with 3DS2 authentication without buyer interaction and with fingerprinting
- [5100 0100 0000 0106](#) - Payment accepted with 3DS2 authentication with challenge and fingerprinting
- [5100 0100 0000 1054](#) - Payment accepted with 3DS2 authentication with challenge and timeout on fingerprinting
- [5100 0100 0000 0056](#) - Payment with 3DS2 authentication with timeout on the challenge
- [5970 1003 0000 0042](#) - Payment accepted, buyer not enrolled for 3DS
- [5970 1003 0000 0067](#) - Payment accepted, payment guarantee = NO
- [5970 1003 0000 0083](#) - Payment refused, authorization refused due to exceeded limit
- [5970 1003 0000 0091](#) - Payment refused, authorization refused due to a card security code error
- [5970 1003 0000 0075](#) - Payment declined due to failed 3DS2 authentication, the buyer did not manage to authenticate him/herself

Show test cards CB/Visa v

Show test cards CB/Maestro v

Show test cards CB/Visa Electron v

3. Click on the appropriate card number

The fields of the bank details are automatically filled in.

4. To finalize the payment, click on **Validate**.

The payment result page appears.

If the payment has been successfully completed, a page with the transaction summary will appear with possibility to download receipt in PDF format.

In case the transaction fails, a message appears. The buyer is informed of the rejection of the payment request.

Carrying out a MOTO payment in test mode

1. Choose the MOTO payment in the Expert Back Office.

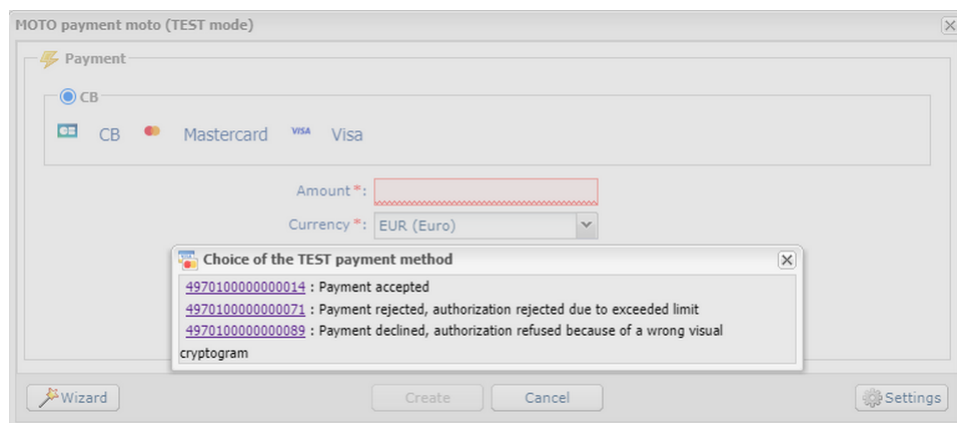
2. Activate the payment method of the buyer.

3. Enter the transaction amount.

4. Select the transaction currency.

5. Click on Test payment method.

The **Choice of Test payment method** page appears.



6. Click on the appropriate card number

The fields of the bank details are automatically filled in.

7. Click the **Create** button to validate the transaction.

If successful, the detail of the transaction is displayed. In case the transaction fails, the input fields remain filled in order to facilitate any new attempts.