

PAYONE PLATFORM

Test procedures and test data

Version: 1.0.13

Table of Contents

Table of Contents.....	2
Preface	4
1 Notes	5
2 Credit card (no 3-D secure)	6
2.1 VISA	6
2.2 MasterCard	6
2.3 American Express.....	6
2.4 JCB.....	6
2.5 Maestro International.....	6
2.6 Maestro UK	7
2.7 Carte Bleue.....	7
2.8 Diners Club.....	7
2.9 Discover.....	7
3 Credit card (with 3-D secure)	8
3.1 VISA (Verified by VISA).....	8
3.2 MasterCard (MasterCard SecureCode).....	8
3.3 American Express (Safekey)	8
3.4 JCB (J/Secure).....	9
3.5 Maestro International.....	9
3.6 Maestro UK	9
4 Bank transfer (prepayment/invoice).....	10
4.1 Full payment.....	10
4.2 Underpayment.....	10
4.3 Overpayment	10
4.4 Payment in two steps.....	10
5 Direct debit (ELV)	11
5.1 Create a mandate (managemandate).....	11
5.2 Download a SEPA-mandate (getfile).....	11
5.3 Germany (DE) / Austria (AT).....	12
6 Online bank transfer.....	13
6.1 SOFORT-Überweisung / Sofortbanking (Germany).....	13
6.2 giropay	13
6.3 EPS (Austria).....	13
6.4 iDEAL (Netherlands).....	14

7 PayPal	14
8 Financing	15
8.1 BillSAFE.....	15
8.1.1 BillSAFE B2B	15
8.1.2 BillSAFE B2C	15
8.2 Klarna	15
9 Creditworthiness, address check and address validation	16
9.1 Address check	16
9.1.1 Address check (addresschecktype=BA)	16
9.1.2 Address check (addresschecktype=PE).....	17
9.2 Creditworthiness.....	18
10 BankAccountCheck	24
10.1.1 Common remarks	24
10.1.2 Test data for „bankaccountcheck“, various countries.....	25
10.1.3 Decline by POS Sperrliste for „bankaccountcheck“ (only DE)	29
11 BIN check	30
11.1 Germany	30
11.2 Austria	30
11.3 Switzerland	30
12 IP check	31
12.1 Germany	31
12.2 Austria	31
12.3 Switzerland	31

Preface

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1 Notes

Mode "test" / "live":

Basically all API-requests can be used in mode "test" and "live" in the same way. But please note that the processes may differ slightly different in mode "test" and "live". So in mode "test" a lot of downstreamed processes are simulated by PAYONE Platform and are not forwarded to other service providers.

Please also note that you should not use any live data in mode "test". PAYONE Platform offers a set of test data to simulate several test cases in payment processing. Please request the document "PAYONE Platform test procedures and test data".

Attention: Requests in mode "live" are always processed and forwarded to service providers – even if test data are used. By this additional cost may come up (e.g. by post delivery of documents or by chargebacks).

2 Credit card (no 3-D secure)

These credit card numbers (PAN) will simulate successful payment transactions. As processing is identical for all credit card types a test with a single type is sufficient.

Tip: Use any date in the future as the expiry date.

2.1 VISA

Credit card number PAN DE	4111111111111111
Credit card number PAN AT	4111121011111111
Credit card number PAN CH	4111131010111111
CVC / CVV	any combination of 3 digits

2.2 MasterCard

Credit card number PAN	5500000000000004
CVC / CVV	any combination of 3 digits

2.3 American Express

Credit card number PAN	340000000000009
CVC / CVV	any combination of 3 digits

2.4 JCB

Credit card number PAN	308800000000009
CVC / CVV	any combination of 3 digits

2.5 Maestro International

Credit card number PAN	500000000000009
CVC / CVV	any combination of 3 digits

2.6 Maestro UK

Credit card number PAN	6759000000000000
CVC / CVV	any combination of 3 digits
Card sequence number	any single digit

2.7 Carte Bleue

Credit card number PAN	4973010000000004
CVC / CVV	any combination of 3 digits

2.8 Diners Club

Credit card number PAN	30000000000004
CVC / CVV	any combination of 3 digits

2.9 Discover

Credit card number PAN	601111111111117
CVC / CVV	any combination of 3 digits

3 Credit card (with 3-D secure)

These credit card numbers (PAN) will simulate successful payment transactions for cards taking part in 3-D Secure. The processing is again identical for all credit card types. A test with a single type is sufficient.

Tip: The 3-D Secure password for all credit cards is 12345. Use any date in the future as the expiry date.

3.1 VISA (Verified by VISA)

Credit card number PAN 4012001037141112
CVC / CVV any combination of 3 digits

3.2 MasterCard (MasterCard SecureCode)

Credit card number PAN 5453010000080200
2720990000000007¹
CVC / CVV any combination of 3 digits

3.3 American Express (Safekey)

Credit card number PAN 34000000001114²
CVC / CVV any combination of 4 digits

¹ The new BIN-range is in use by Mastercard starting officially on 2016-10-01.

² American Express Safekey is actually in beta testing between PAYONE and American Express

3.4 JCB (J/Secure)

Credit card number PAN 3528450131003315
CVC / CVV any combination of 3 digits

3.5 Maestro International

Credit card number PAN 67012345678901236
CVC / CVV any combination of 3 digits
Card sequence number any single digit

3.6 Maestro UK

Credit card number PAN 6759120000001111 or 67012345678902341 or 67030400000082003
CVC / CVV any combination of 3 digits
Card sequence number any single digit

4 Bank transfer (prepayment/invoice)

For payments by bank transfer the incoming payment is simulated by special last names.

4.1 Full payment

Simulation for a full payment of the requested amount.

Last name (Parameter lastname): Payer

4.2 Underpayment

An incoming payment for 95% of the requested amount is simulated.

Last name (Parameter lastname): Underpayer

4.3 Overpayment

An incoming payment for 105% of the requested amount is simulated.

Last name (Parameter lastname): Overpayer

4.4 Payment in two steps

An incoming payment for 95% of the requested amount is simulated first. Then shortly after a second incoming payment is simulated completing the requested amount.

Last name (Parameter lastname): Splitpayer

5 Direct debit (ELV)

5.1 Create a mandate (managemandate)³

Note: These test data will not work with Frontend.

Get mandate agreement from end customer			
Bank-Country	Bank account / IBAN	Bank Code / BIC	Result
DE	2599100003	12345678	always pending mandate
DE	DE00123456782599100003	TESTTEST	always pending mandate
DE ⁴	DE85123456782599100003	TESTTEST	always pending mandate
DE	2599100004	12345678	always active mandate
DE ²	DE58123456782599100004	TESTTEST	always active mandate
DE	DE00123456782599100004	TESTTEST	always active mandate
DE	DE00123456782599100004	TESTTESX	Error 887, BIC not valid

5.2 Download a SEPA-mandate (getfile)⁵

Get a SEPA mandate as PDF			
file_reference	file_type	file_format	Result
XX-T0000000	SEPA_MANDATE	PDF	PDF-stream
XX-T0006500	SEPA_MANDATE	PDF	Error 6500
XX-T0006502	SEPA_MANDATE	PDF	Error 6502

³ ManageMandate is already working in live-mode. Test-mode is only available with german mandate text.

⁴ These test data will be removed from 2016-03-01 on. Please use new test data

⁵ Request with test-mode will be available soon.

5.3 Germany (DE) / Austria (AT)

Note: These test data will not work with Frontend.

Direct Debit Germany			
Bank-Country	Bank account / IBAN	Bank code / BIC	Result
DE	2599100003	12345678	Successful direct debit
DE	DE85123456782599100003	TESTTEST	Successful direct debit
DE	111111112	12030000	Return debit note due to Insufficient funds failedcause: soc, fee: 8,60
DE	DE70120300000111111112	TESTTEST	Return debit note due to Insufficient funds failedcause: soc, fee: 8,60
DE	111111113	12030000	Return debit note because the payer objects to the direct debit failedcause: obj, RLS-Gebühr: 8,60
DE	DE43120300000111111113	TESTTEST	Return debit note because the payer objects to the direct debit failedcause: obj, RLS-Gebühr: 8,60
AT	AT963500000123456789	TESTTEST	Successful direct debit

6 Online bank transfer

Both procedures will require a PIN and a TAN while completing payment process. This information will be given on the payment site of the provider. So you will only need the bank code and bank account number to start a test payment.

6.1 SOFORT-Überweisung / Sofortbanking (Germany)

Note: These test data will not work with Frontend.

Bank account 2599100003
 Bank code 12345678
 IBAN DE85123456782599100003
 BIC TESTTEST

6.2 giropay

Note: These test data will not work with Frontend.

IBAN DE46940594210000012345
 BIC TESTDETT421

For login into the bank-test-system (available in German only) use:

ID	sepatest1	PIN	12345
Mobilfunknr.	MAS_Test	TAN	123456

6.3 EPS (Austria)

For login into the EPS-test-system (available in German only) use:

Bankinstitut	Erste Bank und Sparkassen TEST
Verfügernummer	108256743
Passwort	npdemo
TAN	11111: TAN is always valid
TAN	22222: returns first TAN error
TAN	33333: returns second TAN error
TAN	44444: returns last TAN try
TAN	55555: returns user is blocked

6.4 iDEAL (Netherlands)

Please notice that the amount in test mode is limited to 3900,00 Euro.

IBAN NL55INGB0000000000

BIC INGBNL2A

7 PayPal

Follow this procedure to initiate a test payment:

- Register at <https://developer.paypal.com/> for a "Sandbox Test Environment" additionally to your PayPal business account.
- After you registered successfully you may create a new test account (buyer) within your "sandbox". This buyer test account will be used for your test payment.
- Ensure you are logged into your "Sandbox Test Environment" before initiating a test payment.
- Then initiate a payment transaction using your E-Commerce application (e.g. your shop). Please pay attention to use value "test" for parameter "mode" (mode=test). Use the buyer test account credentials as a customer in your webshop to start payment.

8 Financing

8.1 BillSAFE

The test system provides special test data to enable positive test cases. These test data are:

8.1.1 BillSAFE B2B

firstname / shipping_firstname	Paul
lastname / shipping_lastname	Positiv
zip / shipping_zip	49084
city / shipping_city	Osnabrück

8.1.2 BillSAFE B2C

company / shipping_company	Paul GmbH
firstname / shipping_firstname	Paul
lastname / shipping_lastname	Positiv
zip / shipping_zip	49084
city / shipping_city	Osnabrück

8.2 Klarna

Positive testing credentials (Germany):

firstname	Testperson-de
lastname	Approved
gender	male
birthday	19600707
street	Hellersbergstraße 14
zip	41460
city	Neuss
telephonenumber	01522113356

Other countries and negative test cases: <http://developers.klarna.com/en/testing/invoice-and-account>

9 Creditworthiness, address check and address validation

9.1 Address check

9.1.1 Address check (addresschecktype=BA)

By using the following test data you can simulate different responses of the addresscheck-request.

Please always use country "Germany" (country=DE) and address check basic (addresschecktype=BA).

Address check basic (addresschecktype="BA")			
Parameter	given value	returned value	result
city	Musterstadt	-	errorcode = 4042, secstatus = 30
city	Nirgendwo	-	errorcode = 4051, secstatus = 30
city	Überall	-	errorcode = 4052, secstatus = 30
streetname	Nirgendwo	-	errorcode = 4053, secstatus = 30
streetname	Überall	-	errorcode = 4054, secstatus = 30
zip	11111	-	errorcode = 4055, secstatus = 30
streetnumber	900	-	errorcode = 4056, secstatus = 30
city	FalscheStadt	KorrigierteStadt	status = VALID, secstatus = 20
zip	54321	12345	status = VALID, secstatus = 20
streetnumber	21	12	status = VALID, secstatus = 20
streetname	FalscherStrassenname	KorrigierterStrassenname	status = VALID, secstatus = 20
street	FalscheStrasse 12	KorrigierteStrasse 12	status = VALID, secstatus = 20
All other combinations will return: status = VALID, secstatus = 10			

9.1.2 Address check (addresschecktype=PE)

By using the following test data you can simulate different responses of the addresscheck-request.

Please always use country "Germany" (country=DE) and address check person (addresschecktype=PE).

Request					Response							
firstname	lastname	zip	city	country	secstatus	personsta	firstname	lastname	zip	city	country	
Petra	Peinlich	24118	Kiel-PAB	DE	10	PAB	Petra	Peinlich	24118	Kiel-PAB	DE	
Petra	Peinlich	24121	Kiel-PAB	DE	20	PAB	Petra	Peinlich	24118	Kiel-PAB	DE	
Petra	Peinlich	24118	Kiel-PKI	DE	10	PKI	Petra	Peinlich	24118	Kiel-PKI	DE	
Petra	Peinlich	24121	Kiel-PKI	DE	20	PKI	Petra	Peinlich	24118	Kiel-PKI	DE	
Petra	Peinlich	24118	Kiel-PNZ	DE	10	PNZ	Petra	Peinlich	24118	Kiel-PNZ	DE	
Petra	Peinlich	24121	Kiel-PNZ	DE	20	PNZ	Petra	Peinlich	24118	Kiel-PNZ	DE	
Petra	Peinlich	24118	Kiel-PPB	DE	10	PPB	Petra	Peinlich	24118	Kiel-PPB	DE	
Petra	Peinlich	24121	Kiel-PPB	DE	20	PPB	Petra	Peinlich	24118	Kiel-PPB	DE	
Petra	Peinlich	24118	Kiel-PPV	DE	10	PPV	Petra	Peinlich	24118	Kiel-PPV	DE	
Petra	Peinlich	24121	Kiel-PPV	DE	20	PPV	Petra	Peinlich	24118	Kiel-PPV	DE	
Petra	Peinlich	4118	Leipzig-PPB	DE	20	PPB	Petra	Peinlich	04118	Leipzig-PPB	DE	
Petra	Peinlich	1000	Wien	DE	30	INVALID; errorcode=4041						

9.2 Creditworthiness

By using the following test data you can simulate different responses of the consumerscore-request.

Please note:

- The following requests only show the parameter relevant for the special test case. You will have to add the individual parameters listed in the server API specification.
- In Mode="test" parameter "street" is not checked and is therefore not part of table below. You may pass any street for testing.
- In Mode="test" splitting of parameter "street" into "streetname" and "streetnumber" is not provided.
- Please find below a table of test data with request data and response data. Value "[no key]" in this table indicates that no key/value is returned in this case.
- Please always use country "Germany" (country=DE).

Request							Response										
consumer-score-type	address-check-type	firstname	lastname	zip	city	country	secstatus	person-status	score	score-value	secscore	firstname	lastname	zip	city	country	
IA	BA	Ian	Iannis	24118	Kiel	DE		10	NONE	G	550	[no key]	Ian	Iannis	24118	Kiel	DE
IA	BA	Ian	Iannis	24121	Kiel	DE		20	NONE	G	550	[no key]	Ian	Iannis	24118	Kiel	DE
IA	BA	Ian	Iannis-IA	24118	Kiel	DE		10	NONE	Y	310	IA	Ian	Iannis-IA	24118	Kiel	DE
IA	BA	Ian	Iannis-LP	24118	Kiel	DE		10	NONE	Y	340	LP	Ian	Iannis-LP	24118	Kiel	DE
IA	BA	Ian	Iannis-IRB	24118	Kiel	DE		10	NONE	R	100	IRB	Ian	Iannis-IRB	24118	Kiel	DE
IA	BA	Ian	Iannis-SVV	24118	Kiel	DE		10	NONE	R	100	SVV	Ian	Iannis-SVV	24118	Kiel	DE
IA	NO	Ian	Iannis	24118	Kiel	DE		[no key]	NONE	G	550	[no key]	Ian	Iannis	24118	Kiel	DE
IA	NO	Ian	Iannis-IA	24118	Kiel	DE		[no key]	NONE	Y	310	IA	Ian	Iannis-IA	24118	Kiel	DE
IA	NO	Ian	Iannis-LP	24118	Kiel	DE		[no key]	NONE	Y	340	LP	Ian	Iannis-LP	24118	Kiel	DE
IA	NO	Ian	Iannis-IRB	24118	Kiel	DE		[no key]	NONE	R	100	IRB	Ian	Iannis-IRB	24118	Kiel	DE
IA	NO	Ian	Iannis-SVV	24118	Kiel	DE		[no key]	NONE	R	100	SVV	Ian	Iannis-SVV	24118	Kiel	DE
IA	PE	Ian	Iannis	24118	Kiel-PAB	DE		10	PAB	G	550	[no key]	Ian	Iannis	24118	Kiel-PAB	DE
IA	PE	Ian	Iannis	24121	Kiel-PAB	DE		20	PAB	G	550	[no key]	Ian	Iannis	24118	Kiel-PAB	DE
IA	PE	Ian	Iannis-IA	24118	Kiel	DE		10	PPB	Y	310	IA	Ian	Iannis-IA	24118	Kiel	DE

Request								Response									
consumer-score-type	address-check-type	firstname	lastname	zip	city	country	secstatus	person-status	score	score-value	secscore	firstname	lastname	zip	city	country	
IA	PE	Ian	Iannis-LP	24118	Kiel	DE	10	PPB	Y	340	LP	Ian	Iannis-LP	24118	Kiel	DE	
IA	PE	Ian	Iannis-IRB	24118	Kiel	DE	10	PPB	R	100	IRB	Ian	Iannis-IRB	24118	Kiel	DE	
IA	PE	Ian	Iannis-SVV	24118	Kiel	DE	10	PPB	R	100	SVV	Ian	Iannis-SVV	24118	Kiel	DE	
IA	PE	Ian	Iannis-SVV	24121	Kiel	DE	20	PPB	R	100	SVV	Ian	Iannis-SVV	24118	Kiel	DE	
IB	NO	Ian	Iannis	24118	Kiel	DE	[no key]	NONE	G	[no key]	[no key]	Ian	Iannis	24118	Kiel	DE	
IB	NO	Ian	Iannis-IA	24118	Kiel	DE	[no key]	NONE	R	361	IA	Ian	Iannis-IA	24118	Kiel	DE	
IB	NO	Ian	Iannis-SAV	24118	Kiel	DE	[no key]	NONE	Y	393	SAV	Ian	Iannis-SAV	24118	Kiel	DE	
IB	PE	Ian	Iannis	24118	Kiel-PAB	DE	10	PAB	G	[no key]	[no key]	Ian	Iannis	24118	Kiel-PAB	DE	
IB	PE	Ian	Iannis	24121	Kiel-PAB	DE	20	PAB	G	[no key]	[no key]	Ian	Iannis	24118	Kiel-PAB	DE	
IB	PE	Ian	Iannis-IA	24118	Kiel-PAB	DE	10	PAB	R	361	IA	Ian	Iannis-IA	24118	Kiel-PAB	DE	
IB	PE	Ian	Iannis-SAV	24118	Kiel-PAB	DE	10	PAB	Y	393	SAV	Ian	Iannis-SAV	24118	Kiel-PAB	DE	

Request							Response										
consumer-score-type	address-check-type	firstname	lastname	zip	city	country	secstatus	person-status	score	score-value	secscore	firstname	lastname	zip	city	country	
IB	NO	Katja	Koplin	10407	Berlin	DE	[no key]	NONE	Y	401	LP	Katja	Koplin	10407	Berlin	DE	
IB	PE	Katja	Koplin	10407	Berlin	DE	20	PPB	Y	401	LP	Katja	Koplin	10407	Berlin	DE	
IB	NO	Doris	Beckmann	17268	Boitzenburger Land	DE	[no key]	NONE	G	[no key]	[no key]	Doris	Beckmann	17268	Boitzenburger Land	DE	
IB	NO	Mario	Zinke	30459	Hannover	DE	[no key]	NONE	G	[no key]	[no key]	Mario	Zinke	30459	Hannover	DE	
IA	NO	Mario	Zinke	30459	Hannover	DE	[no key]	NONE	G	550	[no key]	Mario	Zinke	30459	Hannover	DE	
IB	NO	Annett	Engel	28844	Weyhe	DE	[no key]	NONE	R	[no key]	+++	Annett	Engel	28844	Weyhe	DE	
IA	NO	Annett	Engel	28844	Weyhe	DE	[no key]	NONE	R	120	+++	Annett	Engel	28844	Weyhe	DE	
IB	BA	Ian	Iannis-AM	24118	Kiel	DE	10	NONE	Y	436	AM	Ian	Iannis	24118	Kiel	DE	
IB	BA	Ian	Iannis-AM	24121	Kiel	DE	20	NONE	Y	436	AM	Ian	Iannis	24118	Kiel	DE	
IH	BA	Ihno	Ihrig	24118	Kiel	DE	10	NONE	G	550	[no key]	Ihno	Ihrig	24118	Kiel	DE	
IH	BA	Ihno	Ihrig	24121	Kiel	DE	20	NONE	G	550	[no key]	Ihno	Ihrig	24118	Kiel	DE	

Request										Response							
consumer-score-type	address-check-type	firstname	lastname	zip	city	country	secstatus	person-status	score	score-value	secscore	firstname	lastname	zip	city	country	
IH	BA	Ihno	Ihrig-SAV	24118	Kiel	DE	10	NONE	R	100	[no key]	Ihno	Ihrig-SAV	24118	Kiel	DE	
IH	BA	Ihno	Ihrig-SAV	24121	Kiel	DE	20	NONE	R	100	[no key]	Ihno	Ihrig-SAV	24118	Kiel	DE	
IH	PE	Ihno	Ihrig-SAV	24118	Kiel	DE	10	PPB	R	100	SAV	Ihno	Ihrig-SAV	24118	Kiel	DE	
IH	PE	Ihno	Ihrig-SAV	24121	Kiel	DE	20	PPB	R	100	SAV	Ihno	Ihrig-SAV	24118	Kiel	DE	
IH	PE	Ihno	Ihrig	24118	Kiel	DE	10	PPB	G	550	[no key]	Ihno	Ihrig	24118	Kiel	DE	
IH	PE	Ihno	Ihrig	24121	Kiel	DE	20	PPB	G	550	[no key]	Ihno	Ihrig	24118	Kiel	DE	
IH	PE	Ihno	Ihrig-AM	24118	Kiel	DE	10	PPB	Y	436	AM	Ihno	Ihrig-AM	24118	Kiel	DE	
IH	PE	Ihno	Ihrig-AM	24121	Kiel	DE	20	PPB	Y	436	AM	Ihno	Ihrig-AM	24118	Kiel	DE	
IH	BA	Ihno	Ihrig-AM	24118	Kiel	DE	10	NONE	Y	436	[no key]	Ihno	Ihrig-AM	24118	Kiel	DE	
IH	BA	Ihno	Ihrig-AM	24121	Kiel	DE	20	NONE	Y	436	[no key]	Ihno	Ihrig-AM	24118	Kiel	DE	
IA	BA	Ian	Iannis	1000	Wien	DE	30	NONE	INVALID; errorcode=4041								
IA	NO	Ian	Iannis	1000	Wien	DE	30	NONE	INVALID; errorcode=4041								
IA	PE	Ian	Iannis	1000	Wien	DE	30	PPF	INVALID; errorcode=4041								

Request							Response									
consumer-score-type	address-check-type	firstname	lastname	zip	city	country	secstatus	person-status	score	score-value	secscore	firstname	lastname	zip	city	country
IB	NO	Ian	Iannis	1000	Wien	DE		30	NONE	INVALID; errorcode=4041						
IB	PE	Doris	Beckmann	17268	Boitzenburger Land	DE		30	PPF	INVALID; errorcode=4041						
IH	BA	Ihno	Ihrig	1000	Wien	DE		30	PPF	INVALID; errorcode=4041						
IH	PE	Ihno	Ihrig	1000	Wien	DE		30	PPF	INVALID; errorcode=4041						

10 BankAccountCheck

By using the BankAccountCheck the bank account data can be verified. For Germany additionally a service is available to get IBAN/BIC for bankcode / bankaccount.

10.1.1 Common remarks

- The BIC is actually not really required in test-mode – as this would be added automatically (with “TESTTEST”). In live-mode BIC is mandatory for SEPA-transactions.
 - In live-mode BIC is still required until 2016-02-01.
 - Only exception for “DE” where BIC is automatically calculated and added if missing.
- In test-mode all bankaccounts / ibans are assumed to be “VALID” – only special test cases are returned as “INVALID”.
Therefore always will be returned:
 - Status “VALID”, fixed
 - Value for “bankcountry” copied from request data or extracted from requested IBAN
 - IBAN / BBAN copied from request data
 - BIC “TESTTEST”, fixed
- In test-mode all IBANs with BIC “TESTTESX” are invalid and BIC will be blocked with either “ERROR” or “INVALID” and errorcode 887.
- A few test data will be removed from 2016-03-01 on (see footnotes).
The new test data are not valid in live mode -> use with live mode by accident will be prohibited as test data are then syntactically invalid by wrong IBAN-check digits.

10.1.2 Test data for „bankaccountcheck“, various countries

BankAccountCheck			
bank-country	bankaccount / iban	bankcode / bic	Result
any: e.g. DE, AT, CH, ...	IBAN as listed below	TESTTESX	INVALID, Error 887
DE	2599100003	12345678	VALID, code 12345678, account 2599100003 iban DE85123456782599100003 ⁴ , bic TESTTEST ⁶
DE	1234567890	12345678	INVALID 883
DE ⁷	DE85123456782599100003	TESTTEST	VALID, code 12345678, account 2599100003 iban DE85123456782599100003 ⁴ , bic TESTTEST ⁴
DE ⁵	DE87123456781234567890	TESTTEST	INVALID, Error 883
DE	DE00123456782599100003	TESTTEST	VALID, code 12345678, account 2599100003 iban DE00123456782599100003 ⁴ , bic TESTTEST ⁴
DE	DE03123456781234567890	TESTTEST	INVALID, Error 883
DE	DE08123456791234567890	TESTTEST	INVALID, Error 888
AT ⁵	AT963500000123456789	TESTTEST	VALID, code 35000, account 123456789 iban AT963500000123456789 ⁴ , bic TESTTEST ⁴
AT	AT003500000123456789	TESTTEST	VALID, code 35000, account 123456789 iban AT003500000123456789 ⁴ , bic TESTTEST ⁴
AT	AT083500000123456789	TESTTEST	INVALID, Error 888
BE	BE00539007547034	TESTTEST	VALID, code 539, account 0075470, branch 11101 ⁴ , checkdigit 34 ⁴ , iban BE00539007547034 ⁴ , bic TESTTEST ⁴
BE	BE03539007547000	TESTTEST	INVALID, Error 883

⁶ PAYONE processes iban/bic in request data. You may then choose within PMI-settings whether response data should be extended by iban/bic or whether response data should remain unchanged. This can be configured for test/live-mode independently to ensure that your live-system does not get unexpected data before finishing your implementation.

⁷ These test data will be removed from 2016-03-01 on. Please use new test data

BankAccountCheck			
bank-country	bankaccount / iban	bankcode / bic	Result
BE	BE08539123456712	TESTTEST	INVALID, Error 888
CH	CH0000762011623852957	TESTTEST	VALID, code 00762, account 011623852957, iban CH0000762011623852957 ⁴ , bic TESTTEST ⁴
CH	CH0300762011623852900	TESTTEST	INVALID, Error 883
CH	CH0800762011623852957	TESTTEST	INVALID, Error 888
CY	CY00002001280000001200527600	TESTTEST	VALID, code 002, account 0000001200527600, branch 00128 ⁴ , iban CY00002001280000001200527600 ⁴ , bic TESTTEST ⁴
CY	CY03002001280000001200527699	TESTTEST	INVALID, Error 883
CY	CY08002001280000001200527600	TESTTEST	INVALID, Error 888
DK	DK0000400440116243	TESTTEST	VALID, code 0040, account 0440116243, branch 11101 ⁴ , iban DK0000400440116243 ⁴ , bic TESTTEST ⁴
DK	DK0300400440116200	TESTTEST	INVALID, Error 883
DK	DK0800400440116243	TESTTEST	INVALID, Error 888
ES	ES0021000418450200051332	TESTTEST	VALID, code 2100, account 0200051332, branch 0418 ⁴ , checkdigit 45 ⁴ , iban ES0021000418450200051332 ⁴ , bic TESTTEST ⁴
ES	ES0321000418450200051300	TESTTEST	INVALID, Error 883
ES	ES0821000418450200051332	TESTTEST	INVALID, Error 888
FI	FI0012345600000785	TESTTEST	VALID, code 123456, account 00000785, iban FI0012345600000785 ⁴ , bic TESTTEST ⁴
FI	FI0312345600000700	TESTTEST	INVALID, Error 883
FI	FI0812345600000785	TESTTEST	INVALID, Error 888
FR	FR0020041010050500013M02606	TESTTEST	VALID, code 20041, account 0500013M026, branch 01005 ⁴ , checkdigit 06 ⁴ , iban FR0020041010050500013M02606 ³ , bic TESTTEST ⁴
FR	FR0820041010050500013M02602	TESTTEST	INVALID, Error 888
GB	GB00NWBK60161331926819	TESTTEST	VALID, code 601613, account 31926819, iban GB00NWBK60161331926819 ⁴ , bic TESTTEST ⁴

BankAccountCheck			
bank-country	bankaccount / iban	bankcode / bic	Result
GB	GB03NWBK60161331926800	TESTTEST	INVALID, Error 883
GB	GB08NWBK60161331926819	TESTTEST	INVALID, Error 888
IE	IE00AIBK93115212345678	TESTTEST	VALID, code AIBK931152, account 12345678, iban IE00AIBK93115212345678 ⁴ , bic TESTTEST ⁴
IE	IE08AIBK93115212345678	TESTTEST	INVALID, Error 888
IT	IT00X0542811101000000123456	TESTTEST	VALID, code 05428, account 000000123456, branch 11101 ⁴ , checkdigit X ⁴ , iban IT00X0542811101000000123456 ⁴ , bic TESTTEST ⁴
IT	IT03X0542811101000000123456	TESTTEST	INVALID, Error 883
LI	LI00088100002324013AA	TESTTEST	VALID, code 08810, account 0002324013AA, iban LI00088100002324013AA ⁴ , bic TESTTEST ⁴
LI	LI0308810000232401300	TESTTEST	INVALID, Error 883
LI	LI08088100002324013AA	TESTTEST	INVALID, Error 888
LU	LU000019400644750000	TESTTEST	VALID, code 001, account 9400644750000, iban LU000019400644750000 ⁴ , bic TESTTEST ⁴
LU	LU030019400644750099	TESTTEST	INVALID, Error 883
LU	LU080019400644750000	TESTTEST	INVALID, Error 888
NL	NL00ABNA0417164300	TESTTEST	VALID, code ABNA, account 0417164300, iban NL00ABNA0417164300 ⁴ , bic TESTTEST ⁴
NL	NL03ABNA0417164301	TESTTEST	INVALID, Error 883
NL	NL08ABNA0417164300	TESTTEST	INVALID, Error 888
NO	NO0086011117947	TESTTEST	VALID, account 86011117947, iban NO0086011117947 ⁴ , bic TESTTEST ⁴
NO	NO0386011117900	TESTTEST	INVALID, Error 883
NO	NO0886011117947	TESTTEST	INVALID, Error 888
PL	PL00114020040000300201355387	TESTTEST	VALID, code 11402004, account 0000300201355387, iban PL00114020040000300201355387 ⁴ , bic TESTTEST ⁴

BankAccountCheck			
bank-country	bankaccount / iban	bankcode / bic	Result
PL	PL03114020040000300201355300	TESTTEST	INVALID, Error 883
PL	PL08114020040000300201355387	TESTTEST	INVALID, Error 888
PT	PT00000201231234567890154	TESTTEST	VALID, code 0002, account 12345678901, branch 0123 ⁴ , checkdigit 54 ⁴ , iban PT00000201231234567890154 ⁴ , bic TESTTEST ⁴
SE	SE0050000000054910000003	TESTTEST	VALID, code 5491, account 0000003, iban SE0050000000054910000003 ⁴ , bic TESTTEST ⁴
SE	SE0350000000054910000000	TESTTEST	INVALID, Error 883
SE	SE0850000000054910000003	TESTTEST	INVALID, Error 888

10.1.3 Decline by POS Sperrliste for „bankaccountcheck“ (only DE)

To check against "POS Sperrliste" use parameter "checktype=1" and this bank account:

BankAccountCheck, checktype=1			
bank-country	bankaccount / iban	bankcode / bic	Result
DE	DE99123456783199204090	TESTTEST	BLOCKED, account 3199204090, code 12345678 iban DE99123456783199204090 ⁸ , bic TESTTEST ⁶
DE	3199204090	12345678	BLOCKED, account 3199204090 ⁶ , code 12345678 ⁶

⁸ PAYONE processes iban/bic in request data. You may then choose within PMI-settings whether response data should be extended by iban/bic or whether response data should remain unchanged. This can be configured for test/live-mode independently to ensure that your live-system does not get unexpected data before finishing your implementation.

11 BIN check

By using the BIN (Bank Identification Number) the country of the card issuing bank can be identified.

You may use these cards (Type Visa) in PAYONE Platform test mode for simulation.

11.1 Germany

Credit card number PAN	4111111111111111
CVC / CVV	any combination of 3 digits

11.2 Austria

Credit card number PAN	4111210111111111
CVC / CVV	any combination of 3 digits

11.3 Switzerland

Credit card number PAN	4111310101111111
CVC / CVV	any combination of 3 digits

12 IP check

Based on the Internet-Protocol Address (IP-address) the country for the internet connection of the end customer can be guessed.

These IP-addresses may be used in test mode to simulate a few countries.

12.1 Germany

IP-address 192.168.0.0

12.2 Austria

IP-address 192.168.0.1

12.3 Switzerland

IP-address 192.168.0.2