

Test Cases 1.0.2

Note: for all test cases please use expiry year longer than 3 years from current year.

Test Case 1: Successful Authentication

Scenario	Cardholder enrolled, successful authentication, successful signature verification.
Test Values	Exp Date: 01/****
Visa PAN	400000000000000002
Mastercard PAN	520000000000000007
American Express PAN	3400000000003961
Expected Results - Lookup	enrolled = Y, acs_url = <Url>, payload = <value>, error_no = 0, error_desc = <blank>
Expected Results - JWT (payments.validated event)	PAResStatus = Y, SignatureVerification = Y, EciFlag = <ECI value>, Xid = <value>, Cavv = <value>, ErrorNo = 0, ErrorDesc = <value>
Merchant Action	Merchant should append the CAVV and EciFlag values to the authorization message.
ECI Value 05	Visa, American Express
ECI Value 02	Mastercard

Test Case 2: Failed Signature

Scenario	Cardholder enrolled, successful authentication, unsuccessful signature verification.
Test Values	Exp Date: 01/****
Visa PAN	400000000000000010
Mastercard PAN	520000000000000015
American Express PAN	3400000000006022
Expected Results - Lookup	enrolled = Y, acs_url = <Url>, Payload = <value>, error_no = 0, error_desc = <blank>
Expected Results - JWT (payments.validated event)	PAResStatus = Y, SignatureVerification = N, EciFlag = <ECI value>, Xid = <value>, Cavv = <value>, ErrorNo = 0, ErrorDesc = <value>

Scenario	Cardholder enrolled, successful authentication, unsuccessful signature verification.
Merchant Action	Merchant should NOT continue authorization, due to the failed signature verification. Merchant should prompt for another form of payment or attempt to authenticate the consumer.
ECI Value 05	Visa, American Express
ECI Value 02	Mastercard

Test Case 3: Failed Authentication

Scenario	Cardholder enrolled, unsuccessful authentication, successful signature verification.
Test Values	Exp Date: 01/****
Visa PAN	40000000000000028
Mastercard PAN	52000000000000023
American Express PAN	34000000000000033
Expected Results - Lookup	enrolled = Y, acs_url = <Url>, payload = <value>, error_no = 0, error_desc = <blank>
Expected Results - JWT (payments.validated event)	PAResStatus = N, SignatureVerification = Y, EciFlag = <ECI value>, Xid = <value>, Cavv = <blank>, ErrorNo = 0, ErrorDesc = <value>
Merchant Action	Merchant should NOT continue with authorization. Merchant should prompt for another form of payment and is not permitted to submit this transaction for authorization.
ECI Value 07	Visa, American Express
ECI Value 00	Mastercard

Test Case 4: Attempts/Non-Participating

Scenario	Passive Authentication - cardholder not prompted for authentication credential.
Test Values	Exp Date: 01/****
Visa PAN	400000000000000101
Mastercard PAN	520000000000000908
American Express PAN	3400000000000003391
Expected Results - Lookup	enrolled = Y, acs_url = <Url>, Payload = <value>, error_no = 0, error_desc = <blank>
Expected Results - JWT (payments.validated event)	PAResStatus = A, SignatureVerification = Y, EciFlag = <ECI value>, Xid = <value>, Cavv = <value>, ErrorNo = 0, ErrorDesc = <blank>
Merchant Action	Merchant should append the Cavv and the EciFlag to the authorization message.

Scenario	Passive Authentication - cardholder not prompted for authentication credential.
ECI Value 06	Visa, American Express
ECI Value 01	Mastercard

Test Case 5: Timeout

Scenario	Timeout encountered while processing the lookup transaction.
Test Values	Exp Date: 01/****
Visa PAN	4000000000000044
Mastercard PAN	5200000000000049
American Express PAN:	3400000000008309
Expected Results - Lookup	enrolled = U, acs_url = <blank>, payload = <blank>, error_no = <value>, error_desc = <value>
Expected Results - JWT (payments.validated event)	N/A
Merchant Action	The lookup transaction will simulate a timeout scenario and require 20 seconds to complete the transaction processing with the other 3-D Secure systems. Merchant integration should handle timeout processing after 10-12 seconds and proceed with the authorization message.
ECI Value 07	Visa, American Express
ECI Value 00	Mastercard

Test Case 6: Not Enrolled

Scenario	Cardholder not enrolled. Issuing Bank not participating.
Test Values	Exp Date: 01/****
Visa PAN	4000000000000051
Mastercard PAN	5200000000000056
American Express PAN:	3400000000008135
Expected Results - Lookup	enrolled = N, acs_url = <blank>, payload = <blank>, error_no = 0, error_desc = <blank>, eci_flag = <ECI value>
Expected Results - JWT (payments.validated event)	N/A
Merchant Action	Merchant should submit the authorization with an ECI of 06.
ECI Value 06	Visa
ECI Value 07	American Express
ECI Value 00	Mastercard

Test Case 7: Unavailable

Scenario	Authentication unavailable (lookup message response).
Test Values	Exp Date: 01/****
Visa PAN	40000000000000069
Mastercard PAN	52000000000000064
American Express PAN:	3400000000007780
Expected Results - Lookup	enrolled = U, acs_url = <blank>, payload = <blank>, error_no = 0, error_desc = <blank>, eci_flag = <ECI value>
Expected Results - JWT (payments.validated event)	N/A
Merchant Action	Merchant should proceed with the authorization message.
ECI Value 07	Visa, American Express
ECI Value 00	Mastercard

Test Case 8: Lookup error

Scenario	Error response to lookup message.
Test Values	Exp Date: 01/****
Visa PAN	40000000000000085
Mastercard PAN	52000000000000080
American Express PAN	3400000000006337
Expected Results - Lookup	enrolled = U, acs_url = <blank> payload = <blank>, error_no = <value>, error_desc = <value>, eci_flag = <ECI value>
Expected Results - JWT (payments.validated event)	N/A
Merchant Action	Merchant should continue with the authorization and contact technical support to investigate and resolve the issue.
ECI Value 07	Visa, American Express
ECI Value 00	Mastercard

Test Case 9: Authenticate error

Scenario	Cardholder enrolled, error response to authenticate message.
Test Values	Exp Date: 01/****
Visa PAN	40000000000000093
Mastercard PAN	52000000000000098

Scenario	Cardholder enrolled, error response to authenticate message.
American Express PAN	340000000009299
Expected Results - Lookup	enrolled = Y, acs_url = <Url>, payload = <value>, error_no = 0, error_desc = <blank>
Expected Results - JWT (payments.validated event)	PAResStatus = <blank>, SignatureVerification = <blank>, EciFlag = <ECI value>, Xid = <blank>, Cavv = <blank>, ErrorNo = <value>, ErrorDesc = <value>
Merchant Action	Merchants have the option of retaining the liability and submitting the transaction as non-authenticated. An alternative action would be to prompt for another form of payment.
ECI Value 07	Visa, American Express
ECI Value 00	Mastercard

Test Case 10: Authentication Unavailable

Scenario	Cardholder enrolled.
Test Values	Exp Date: 01/****
Visa PAN	4000000000000036
Mastercard PAN	5200000000000031
American Express PAN	340000000000116
Expected Results - Lookup	enrolled = Y, acs_url = <Url>, payload = <value>, error_no = 0, error_desc = <blank>
Expected Results - JWT (payments.validated event)	PAResStatus = U, SignatureVerification = Y, EciFlag = <ECI value>, Xid = <value>, Cavv = <blank>, ErrorNo = 0, ErrorDesc = <value>
Merchant Action	Merchant can retry authentication or process authorization as merchant liability.
ECI Value 07	Visa, American Express
ECI Value 00	Mastercard