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ELAVON Test Host Pre-Programmed Responses
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Revised
10/12/2021

ELAVON Test Host Pre-Programmed Responses
Time Out Scenario Controls

ELAVON Test Host ①

Time Out ④	How the Time Out event is expected to occur	POS Action Expected ③	Host **Response** / Action (based on POS Action Expected)
$1,111.xx	Sale/Purchase/Force/Return requests will be blocked from reaching the Host – therefore no response will be sent back to the POS.	Reversal requested (based on original request values)	**Record Not Found** (original request was not processed)
$2,222.xx	Sale/Purchase/Force/Return requests will be processed normally and a response generated, then the response will be blocked from being sent back to the POS.	Reversal requested (based on original request values)	**Varies** (based on original request response)
$3,333.xx	Normal authorization processing will occur. Any Echo request with that amount will be blocked from reaching the Host – therefore no Echo response will be sent back to the POS. ②	Reversal requested (based on known response values)	**Record Not Found** (Record is Host reversed for no Echo)
$4,444.xx	Normal authorization processing will occur. Any Echo request with that amount will be processed and a normal Echo response generated, then the Echo response will be blocked from being sent back to the POS. ②	Reversal requested (based on known response values)	**Approval** (based on valid Echo being received)
$5,555.xx	Normal authorization processing will occur. Any Void request will be blocked from reaching the Host – therefore no Void response will be sent back to the POS. (Note that void requests cannot be reversed)	Request may be repeated.	**Original record will not be voided, and no Void response given.**
$6,666.xx	Normal authorization processing will occur. Any Void request will be processed normally and a Void response generated, then the Void response will be blocked from being sent back to the POS.	Request may be repeated.	**Valid requests will still void the requested record.**
$7,777.xx	Normal authorization processing will occur. Any Reversal request will be blocked from reaching the Host – therefore no Reversal response will be sent back to the POS. (Note: reversal requests cannot be reversed)	Request may be repeated.	**Original record will not be reversed**
$8,888.xx	Normal authorization processing will occur. Any Reversal request will be processed normally and a Reversal response generated, then the Reversal response will be blocked from being sent back to the POS.	Request may be repeated.	**Valid requests will still reverse the requested record.**
①	At the time of this publication, only requests submitted thru the Elavon certgate.viaconex.com gateway will have these controls. Additional development is required for all other gateways, as well as for NOVA API and Custom TCP/IP users.		
②	Only applies to Host EDC PIN Debit, EBT, ECS requests which require Echo messages. All other requests process normally.		
③	Do not exceed three automated re-attempts if a response is not received. Declined and Rec Not Found are VALID responses. This applies to test and production.		
④	Control is based on the dollar amount with the cents amount still defining Approval, Decline, etc. (if the request reaches the test host).		

System Integrity Program Rules and Schedule

Beginning in April 2021, new Visa decline management rules will go into effect. These new rules will be implemented in stages over a two-year period, and are designed to help merchants improve authorization rates and reduce fraud. These rules will apply to all payment types, methods and environments. Please refer to the table on page three for the updated decline codes and categories.

What You Need to Know

• Decline response codes will be grouped into four categories, with clear guidelines for how they should be used for retrying authorizations.
• Issuers will provide more descriptive decline codes to indicate the reason for a decline.
• Repeated authorization attempts should be limited, based on which category applies.
– For category 1, starting April 2022, merchants should not retry authorization within 30 days.
– For categories 2, 3 and 4, there should be a total of no more than 15 retry attempts in a 30-day period.

Decline Code Categories

Category	Description	Retry
1	**Issuer Will Never Approve** This category includes the decline codes used when a card is blocked for use or never existed. Generally, a decline in this category means that an account number is lost or stolen or there are product/regulatory restrictions. Starting April 2022, merchants should not retry authorization within a 30-day period. This includes automated retries (e.g. recurring payments).	🚫
2	**Issuer Cannot Approve at this Time** This category includes the decline codes used when the issuer cannot approve a transaction due to temporary conditions or restrictions, such as credit risk or account/merchant controls. Cardholder action may be needed. If conditions change, the merchant may retry authorization.	✔
3	**Data Quality** This category includes the decline codes used when the issuer cannot approve a transaction based on the details provided. The account number, card verification value (CVV) or other payment data may be invalid. If the payment data is corrected, the merchant may retry authorization.	✔
4	**Generic Response Codes** This category includes all other decline codes, including the codes that do not include a descriptive reason the merchant can use to determine whether they should retry the authorization. Most decline codes should fall into categories 1-3; use of this category will be minimal.	✔

Response Codes

Category	Description	Issuer Response Code	Response Code	Authorization Response
1	Pick Up Card	04	NC	PICK UP CARD
1	Pick Up Card, (other than lost stolen)	07	NC	PICK UP CARD
1	Invalid Transaction	12	ND	INVALID TRAN
1	Invalid Account Number	14	ND	INVALID CARD
1	No Such Issuer	15	ND	INVALID ISSUER
1	Pick Up Card (Lost Card)	41	NC	PICK UP CARD
1	Pick Up Card (Stolen Card)	43	NC	PICK UP CARD
1	Closed Account	46	ND	DECLINED:CLOSED
1	Transaction Not Permitted to Cardholder	57	ND	TRAN NOT ALLOWED
1	Stop Payment Order	R0	ND	STOP PAYMENT
1	Revocation of Authorization Order	R1	ND	STOP ORDER
1	Revocation of All Authorizations Order	R3	ND	STOP ALL ORDERS
2	Invalid Merchant	03	ND	INVALID MERCHANT
2	Re-enter Transaction	19	ND	PLEASE RETRY_XXX
2	Not Sufficient Funds (NSF)	51	ND	DECLINED: NSF
2	Suspected Fraud	59	ND	SUSPECTED FRAUD
2	Exceeds Approval Amount Limit	61	ND	EXCEEDS AMT LMT
2	Restricted Card	62	ND	RESTRICTED CARD
2	Exceeds Withdrawal Frequency Limit	65	ND	WITHDRAWAL LIMIT
2	Exceeds Allowable Number of PIN Entries	75	ND	PIN ENTRY LIMIT
2	"Blocked, first used"—Transaction from new cardholder, and card not properly unblocked	78	ND	DECLINED:BLOCKED
2	Cannot Verify PIN	86	ND	CANT VERIFY PIN
2	Issuer or Switch Inoperative	91	ND	ISSUER UNAVAIL
2	Transaction could not be completed - Violation of Law	93	ND	DECLINED:_XXX
2	System Malfunction	96	ND	SYSTEM ERROR_XXX
2	Cash Service Not Available	N3	ND	CASHBACK UNAVAIL
2	Cashback request exceeds Issuer limit	N4	ND	CASHBACK AMT LMT
3	Expired Card	54	ND	EXPIRED CARD
3	Incorrect or Missing PIN	55	ND	INCORRECT PIN
3	Negative Online CAM, dCVV, iCVV or CVV results Or Offline PIN authentication interrupted or Cashback limit exceeded	82	ND	INVALID CAM\CVV
3	Decline for CVV2 Failure	N7	N7	DECLINE CVV2

ELAVON Test Host Pre-Programmed Responses
VISA STP

VISA - ELAVON STP *

Code	Response	Code	Response
$X.00	APPROVAL	$X.50	APPROVAL
$X.01	APPROVAL	$X.51	DECLINED: NSF
$X.02	APPROVAL	$X.52	APPROVAL
$X.03	APPROVAL	$X.53	APPROVAL
$X.04	APPROVAL	$X.54	EXPIRED CARD
$X.05	APPROVAL	$X.55	INCORRECT PIN
$X.06	APPROVAL	$X.56	APPROVAL
$X.07	APPROVAL	$X.57	TRAN NOT ALLOWED
$X.08	APPROVAL	$X.58	SERV NOT ALLOWED
$X.09	APPROVAL	$X.59	SUSPECTED FRAUD
$X.10	APPROVAL ⑤	$X.60	APPROVAL
$X.11	APPROVAL	$X.61	DECLINED
$X.12	APPROVAL ⑤	$X.62	RESTRICTED CARD
$X.13	AMOUNT ERROR	$X.63	DECLINED
$X.14	PARTIAL APPROVAL ①	$X.64	APPROVAL
$X.15	APPROVAL	$X.65	WITHDRAWAL LIMIT
$X.16	APPROVAL ③	$X.66	APPROVAL
$X.17	APPROVAL ③ ④	$X.67	APPROVAL
$X.18	APPROVAL	$X.68	PARTIAL APPROVAL ①
$X.19	INVALID TRAN	$X.69	APPROVAL
$X.20	APPROVAL ⑤	$X.70	APPROVAL
$X.21	EXCEEDS AMT LMT	$X.71	APPROVAL
$X.22	APPROVAL	$X.72	DECLINED CVV2
$X.23	APPROVAL ②	$X.73	INVLD SURCHARGE
$X.24	APPROVAL	$X.74	DECLINED
$X.25	APPROVAL ⑤	$X.75	PIN ENTRY LIMIT
$X.26	APPROVAL	$X.76	CASHBACK AMT LMT
$X.27	APPROVAL	$X.77	DECLINED
$X.28	PARTIAL APPROVAL ①	$X.78	INVALID CARD
$X.29	APPROVAL	$X.79	APPROVAL
$X.30	APPROVAL	$X.80	APPROVAL
$X.31	STOP PAYMENT	$X.81	DECLINED
$X.32	APPROVAL	$X.82	INVALID CAM\CVV
$X.33	APPROVAL	$X.83	DECLINED
$X.34	EXPIRED CARD	$X.84	APPROVAL
$X.35	APPROVAL	$X.85	APPROVAL ⑤
$X.36	APPROVAL ⑤	$X.86	APPROVAL
$X.37	APPROVAL	$X.87	DECLINED
$X.38	STOP ORDER	$X.88	DECLINED
$X.39	APPROVAL	$X.89	CASHBACK UNAVAIL
$X.40	APPROVAL	$X.90	APPROVAL
$X.41	PICK UP CARD	$X.91	PLEASE RETRY5305
$X.42	PARTIAL APPROVAL ①	$X.92	PLEASE RETRY5270
$X.43	PICK UP CARD	$X.93	APPROVAL
$X.44	APPROVAL	$X.94	APPROVAL
$X.45	DECLINED:BLOCKED	$X.95	PARTIAL APPROVAL ①
$X.46	APPROVAL	$X.96	SYSTEM ERROR 96
$X.47	STOP ALL ORDERS	$X.97	APPROVAL
$X.48	APPROVAL	$X.98	APPROVAL
$X.49	APPROVAL	$X.99	APPROVAL

Notes column (center)

*	Different authorization responses MAY be returned on some VISA EMV Test Account Numbers - particularly when submitted as Key Entered. EMV Test Case controls may override these controls.

All responses are based on requests processing thru the "VI" switch. See BACKUP Switch tab if the approval code format = CVI***

VISA Responses (VI Switch)
VISA response times are randomized at the simulator for delay of between 1 millisecond to 4500 milliseconds (.001 seconds to 4.5 seconds)

Encompass Based Response Codes

Code	Description
AA	Approved Transaction (Auths / Reversals)
AP	Approved Transaction for a Partial Amount
NC	Decline (Pick Up Card)
ND	Decline (Hard or Soft)
NF	Decline (Record Not Found)
NR	Decline (Referral Message)
N7	Decline (For CVV2 Only)

① Responses for partial authorization - purchase and return
Partial Auth Indicator value = "1":
- $xx.14 - approval = $0.07
- $xx.28 - approval = $0.14
- $xx.42 - approval = $0.12
- $xx.68 - approval = $0.23
- $xx.95 - approval = $0.27

Partial Auth Indicator = 0 will return DECLINED: NSF.

② $X.23 Authorizations will receive an APPROVAL, however $X.23 *reversals/voids* will DECLINE (Encompass Spec only)

③ $x.16 Authorizations will receive Association Token Data
$x.17 Authorizations will receive Association Token Data
Requires use of PAN: 4485********0007

④ $x.17 Authorizations will receive a PAR value
Requires use of PAN: 4485********0007

⑤ $x.10 Authorizations will receive a Spend Qualifier of B
$x.36 Authorizations will receive a Spend Qualifier of B
$x.12 Authorizations will receive a Spend Qualifier of N
$x.25 Authorizations will receive a Spend Qualifier of N
$x.20 Authorizations will receive a Spend Qualifier of Q
$x.85 Authorizations will receive a Spend Qualifier of Q

⑥ $x.44 Authorizations will receive a MSDI of A
$x.46 Authorizations will receive a MSDI of B
$x.48 Authorizations will receive a MSDI of E
$x.49 Authorizations will receive a MSDI of H
$x.52 Authorizations will receive a MSDI of J
$x.53 Authorizations will receive a MSDI of M
$x.56 Authorizations will receive a MSDI of N

VISA - AVS RESPONSE CONTROL

ZIP/Postal Code* (Starts with)	Expected AVS RESPONSE	Notes
0	G	
1	P	9 Digit ZIP expected
2	Y	Address Entry expected
3	Z	
4	N	
5	Y	Address Entry expected
6	A	Address Entry expected
7	C	
8	R	
9	U	
A	A	Address Entry expected
B	B	Address Entry expected
C	C	
D	D	Address Entry expected
E	M	Address Entry expected
F	F	Address Entry expected
G	G	
H	(Blank)	
I	I	
J	U	
K	M	Address Entry expected
L	I	
M	M	Address Entry expected
N	N	
O	D	Address Entry expected
P	P	
Q	(Blank)	
R	R	
S	G	
T	F	Address Entry expected
U	U	
V	B	Address Entry expected
W	P	
X	Y	Address Entry expected
Y	D	Address Entry expected
Z	Z	

Elavon AVS Response Definitions

AVS RESPONSE	Elavon AVS Response Definitions
A	Address (Street) matches, Zip does not.
B	Street address match, Postal code in wrong format. (international issuer)
C	Street address and postal code in wrong formats
D	Street address and postal code match (international issuer)
E	AVS error
F	Address does compare and five-digit ZIP code does compare (UK only).
G	Card issued by a non-US issuer that does not participate in the AVS System
I	Address information not verified by international issuer.
M	Street Address and Postal code match (international issuer)
N	No Match on Address (Street) or Zip
P	Postal codes match, Street address not verified due to incompatible formats.
R	Retry, System unavailable or Timed out
S	Service not supported by issuer
U	Address information is unavailable (domestic issuer)
W	9 digit Zip matches, Address (Street) does not
X	Exact AVS Match
Y	Address (Street) and 5 digit Zip match
Z	5 digit Zip matches, Address (Street) does not

* NOTE: use of lower case in Postal Code may result in AVS Response Code variances

VISA - CVV2 Response Control

CVV2 Indicator	CVV2 Last Digit	CVV2 Response	Results *
0	Bypass	<Blank>	No Response given
0	Bypass	S	VISA EMV Test Accounts MAY return "S"
1	0	M	Match
1	1	M	Match
1	2	N	No match
1	3	M	Match
1	4	P	Not Processed
1	5	U	Issuer not certified/registered to process
1	6	N	No match
1	7	M	Match
1	8	N	No match
1	9	M	Match
2	Illegible	<Blank>	No Response given
2	Illegible	S	VISA EMV Test Accounts MAY return "S"
9	Not Present	<Blank>	No Response given
9	Not Present	S	VISA EMV Test Accounts MAY return "S"

Expected VISA CVV2 value length = 3 digits

* Any CVV2 value beginning with two zeros or contains a space will return a "No Match" response.

NOTE: ③ ④ ⑤ ⑥
To simulate these values it requires basic keyed transactions or swiped transactions. Due to limitations these will not trigger when AVS or CVV2 is provided.

NOTE: VISA no longer allows processing of CVV2 values on card present requests. The CVV2 data will be dropped from all chip, tap, swipe or keyed card present requests - no CVV2 response will be returned - Response = <blank>

ELAVON Test Host Pre-Programmed Responses
Mastercard STP

MASTERCARD - ELAVON STP *

$X.00	APPROVAL	$X.50	APPROVAL
$X.01	APPROVAL	$X.51	DECLINED: NSF
$X.02	APPROVAL	$X.52	APPROVAL
$X.03	APPROVAL	$X.53	APPROVAL
$X.04	APPROVAL	$X.54	EXPIRED CARD
$X.05	APPROVAL	$X.55	INCORRECT PIN
$X.06	APPROVAL	$X.56	APPROVAL
$X.07	APPROVAL	$X.57	TRAN NOT ALLOWED
$X.08	APPROVAL	$X.58	SERV NOT ALLOWED
$X.09	APPROVAL	$X.59	DECLINED
$X.10	APPROVAL	$X.60	APPROVAL
$X.11	APPROVAL	$X.61	DECLINED
$X.12	APPROVAL	$X.62	RESTRICTED CARD
$X.13	AMOUNT ERROR	$X.63	DECLINED
$X.14	PARTIAL APPROVAL ①	$X.64	APPROVAL
$X.15	APPROVAL	$X.65	WITHDRAWAL LIMIT
$X.16	APPROVAL ③	$X.66	APPROVAL
$X.17	APPROVAL ③	$X.67	APPROVAL
$X.18	APPROVAL	$X.68	PARTIAL APPROVAL ①
$X.19	INVALID TRAN	$X.69	APPROVAL
$X.20	APPROVAL	$X.70	APPROVAL
$X.21	EXCEEDS AMT LMT	$X.71	APPROVAL
$X.22	APPROVAL	$X.72	DECLINED
$X.23	APPROVAL ②	$X.73	APPROVAL
$X.24	APPROVAL	$X.74	DECLINED
$X.25	APPROVAL	$X.75	PIN ENTRY LIMIT
$X.26	APPROVAL	$X.76	DECLINED
$X.27	APPROVAL	$X.77	DECLINED
$X.28	PARTIAL APPROVAL ①	$X.78	INVALID CARD
$X.29	APPROVAL	$X.79	APPROVAL
$X.30	APPROVAL	$X.80	APPROVAL
$X.31	DECLINED	$X.81	DECLINED
$X.32	APPROVAL	$X.82	DECLINED
$X.33	APPROVAL	$X.83	DECLINED
$X.34	EXPIRED CARD	$X.84	APPROVAL
$X.35	APPROVAL	$X.85	APPROVAL
$X.36	APPROVAL	$X.86	MATCH
$X.37	APPROVAL	$X.87	DECLINED
$X.38	DECLINED	$X.88	DECLINED
$X.39	APPROVAL	$X.89	DECLINED
$X.40	APPROVAL	$X.90	APPROVAL
$X.41	PICK UP CARD	$X.91	ISSUER UNAVAIL
$X.42	PARTIAL APPROVAL ①	$X.92	DECLINED
$X.43	PICK UP CARD	$X.93	APPROVAL
$X.44	APPROVAL	$X.94	APPROVAL
$X.45	CALL AUTH CENTER	$X.95	PARTIAL APPROVAL ①
$X.46	APPROVAL	$X.96	SYSTEM ERROR 96
$X.47	DECLINED	$X.97	APPROVAL
$X.48	APPROVAL	$X.98	APPROVAL
$X.49	APPROVAL	$X.99	APPROVAL

MASTERCARD - ELAVON STP *

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* Different authorization responses MAY be returned on some Mastercard EMV Test Account Numbers - particularly when submitted as Key Entered.

EMV Test Case controls may override these controls.

All responses are based on requests processing thru the "MT" switch. See BACKUP Switch tab if the approval code format = CVI***

Mastercard Responses (MT Switch)
Mastercard response times are randomized at the simulator for delay of between 1 millisecond to 4500 milliseconds (.001 seconds to 4.5 seconds)

Encompass Based Response Codes

AA	Approved Transaction (Auths / Reversals)
AP	Approved Transaction for a Partial Amount
NC	Decline (Pick Up Card)
ND	Decline (Hard or Soft)
NF	Decline (Record Not Found)
NR	Decline (Referral Message)
N7	Decline (For CVV2 Only)

① Responses for partial authorization - purchase and return Partial Auth Indicator value = "1":
- $xx.14 - approval = $0.07
- $xx.28 - approval = $0.14
- $xx.42 - approval = $0.12
- $xx.68 - approval = $0.23
- $xx.95 - approval = $0.27

Partial Auth Indicator = 0 will return DECLINED: NSF.

② $X.23 Authorizations will receive an APPROVAL, however $X.23 *reversals/voids* will DECLINE (Encompass Spec only)

③ $x.16 Authorizations will receive Association Token Data
$x.17 Authorizations will receive Association Token Data
Requires use of PAN: 5418********1235

④ (Reserved)

NOTE: ③
To simulate these values it requires basic keyed transactions or swiped transactions. Due to limitations these will not trigger when AVS or CVV2 is provided.

MASTERCARD - AVS RESPONSE CONTROL

ZIP/Postal Code* (Starts with)	Expected AVS RESPONSE	Notes
0	S	
1	W	9 Digit ZIP expected
2	X	Address Entry expected
3	Z	
4	N	
5	X	Address Entry expected
6	A	Address Entry expected
7	C	
8	R	
9	U	
A	A	Address Entry expected
B	B	Address Entry expected
C	C	
D	Y	Address Entry expected
E	Y	Address Entry expected
F	Y	Address Entry expected
G	S	
H	S	
I	U	
J	U	
K	Y	Address Entry expected
L	U	
M	Y	Address Entry expected
N	N	
O	Y	Address Entry expected
P	W	
Q	S	
R	R	
S	S	
T	Y	Address Entry expected
U	U	
V	B	Address Entry expected
W	W	
X	X	Address Entry expected
Y	Y	Address Entry expected
Z	Z	

AVS RESPONSE	Elavon AVS Response Definitions
A	Address (Street) matches, Zip does not.
B	Street address match, Postal code in wrong format. (international issuer)
C	Street address and postal code in wrong formats
D	Street address and postal code match (international issuer)
E	AVS error
F	Address does compare and five-digit ZIP code does compare (UK only).
G	Card issued by a non-US issuer that does not participate in the AVS System
I	Address information not verified by international issuer.
M	Street Address and Postal code match (international issuer)
N	No Match on Address (Street) or Zip
P	Postal codes match, Street address not verified due to incompatible formats.
R	Retry, System unavailable or Timed out
S	Service not supported by issuer
U	Address information is unavailable (domestic issuer)
W	9 digit Zip matches, Address (Street) does not
X	Exact AVS Match
Y	Address (Street) and 5 digit Zip match
Z	5 digit Zip matches, Address (Street) does not

* NOTE: use of lower case in Postal Code may result in AVS Response Code variances

MASTERCARD - CVV2 (CVC2) Response Control

CVV2 Indicator	CVV2 Last Digit	CVV2 Response	Results *
0	Bypass	<Blank>	No Response given
1	0	M	Match
1	1	M	Match
1	2	N	No match
1	3	M	Match
1	4	P	Not Processed
1	5	U	Issuer not certified/registered to process
1	6	N	No match
1	7	M	Match
1	8	N	No match
1	9	M	Match
2	Illegible	<Blank>	No Response given
9	Not Present	<Blank>	No Response given

Expected Mastercard CVC2 value length = 3 digits

* Any CVV2 (CVC2) value beginning with two zeros or contains a space will return a "No Match" response.

ELAVON Test Host Pre-Programmed Responses
AMEX STP

AMEX - ELAVON STP *

Code	Response	Code	Response
$X.00	APPROVAL	$X.50	APPROVAL
$X.01	APPROVAL	$X.51	DECLINED
$X.02	APPROVAL	$X.52	APPROVAL
$X.03	APPROVAL	$X.53	APPROVAL
$X.04	APPROVAL	$X.54	**EXPIRED CARD**
$X.05	APPROVAL	$X.55	**INCORRECT PIN**
$X.06	APPROVAL	$X.56	APPROVAL
$X.07	APPROVAL	$X.57	**SERV NOT ALLOWED**
$X.08	APPROVAL	$X.58	**SERV NOT ALLOWED**
$X.09	APPROVAL	$X.59	DECLINED
$X.10	APPROVAL	$X.60	APPROVAL
$X.11	APPROVAL	$X.61	DECLINED
$X.12	APPROVAL	$X.62	DECLINED
$X.13	**AMOUNT ERROR**	$X.63	DECLINED
$X.14	**PARTIAL APPROVAL** ①	$X.64	APPROVAL
$X.15	APPROVAL	$X.65	DECLINED
$X.16	APPROVAL ③	$X.66	APPROVAL
$X.17	APPROVAL ③	$X.67	APPROVAL
$X.18	APPROVAL	$X.68	**PARTIAL APPROVAL** ①
$X.19	DECLINED	$X.69	APPROVAL
$X.20	APPROVAL	$X.70	APPROVAL
$X.21	DECLINED	$X.71	APPROVAL
$X.22	APPROVAL	$X.72	DECLINED
$X.23	APPROVAL ②	$X.73	APPROVAL
$X.24	APPROVAL	$X.74	DECLINED
$X.25	APPROVAL	$X.75	**PIN ENTRY LIMIT**
$X.26	APPROVAL	$X.76	DECLINED
$X.27	APPROVAL	$X.77	DECLINED
$X.28	**PARTIAL APPROVAL** ①	$X.78	**INVALID CARD**
$X.29	APPROVAL	$X.79	APPROVAL
$X.30	APPROVAL	$X.80	APPROVAL
$X.31	DECLINED	$X.81	DECLINED
$X.32	APPROVAL	$X.82	**PLEASE RETRY5270**
$X.33	APPROVAL	$X.83	DECLINED
$X.34	**EXPIRED CARD**	$X.84	APPROVAL
$X.35	APPROVAL	$X.85	APPROVAL
$X.36	APPROVAL	$X.86	MATCH
$X.37	APPROVAL	$X.87	DECLINED
$X.38	DECLINED	$X.88	DECLINED
$X.39	APPROVAL	$X.89	DECLINED
$X.40	APPROVAL	$X.90	APPROVAL
$X.41	**PICK UP CARD**	$X.91	**ISSUER UNAVAIL**
$X.42	**PARTIAL APPROVAL** ①	$X.92	DECLINED
$X.43	**PICK UP CARD**	$X.93	APPROVAL
$X.44	APPROVAL	$X.94	APPROVAL
$X.45	DECLINED	$X.95	**PARTIAL APPROVAL** ①
$X.46	APPROVAL	$X.96	**NETWORK ERROR 70**
$X.47	DECLINED	$X.97	APPROVAL
$X.48	APPROVAL	$X.98	APPROVAL
$X.49	APPROVAL	$X.99	APPROVAL

AMEX - ELAVON STP *

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* Different authorization responses MAY be returned on some AMEX EMV Test Account Numbers - particularly when submitted as Key Entered.
EMV Test Case controls may override these controls.

All responses are based on requests processing thru the "AX" switch. See BACKUP Switch tab if the approval code format = CVI***

American Express Responses (AX Switch)
AMEX response times are randomized at the simulator for delay of between 1 millisecond to 4500 milliseconds (.001 seconds to 4.5 seconds)

Encompass Based Response Codes

Code	Description
AA	Approved Transaction (Auths / Reversals)
AP	Approved Transaction for a Partial Amount
NC	Decline (Pick Up Card)
ND	Decline (Hard or Soft)
NF	Decline (Record Not Found)
NR	Decline (Referral Message)
N7	Decline (For CVV2 Only)

① Responses for partial authorization - purchase and return
Partial Auth Indicator value = "1":
- $xx.14 - approval = $0.07
- $xx.28 - approval = $0.14
- $xx.42 - approval = $0.12
- $xx.68 - approval = $0.23
- $xx.95 - approval = $0.27
Partial Auth Indicator = 0 will return declines.

② $X.23 Authorizations will receive an APPROVAL, however $X.23 *reversals/voids* will DECLINE (Encompass Spec only)

③ $x.16 Authorizations will receive Association Token Data
$x.17 Authorizations will receive Association Token Data
Requires use of PAN: 3700*******9990

④ (Reserved)

NOTE: ③
To simulate these values it requires basic keyed transactions or swiped transactions. Due to limitations these will not trigger when AVS or CVV2 is provided.

AMEX - AVS RESPONSE CONTROL

ZIP/Postal Code* (Starts with)	Expected AVS RESPONSE	Notes
0	S	
1	Z	9 Digit ZIP expected
2	Y	Address Entry expected
3	Z	
4	N	
5	Y	Address Entry expected
6	A	Address Entry expected
7	N	
8	R	
9	U	
A	A	Address Entry expected
B	A	Address Entry expected
C	N	
D	Y	Address Entry expected
E	Y	Address Entry expected
F	Y	Address Entry expected
G	S	
H	(Blank)	
I	S	
J	U	
K	Y	Address Entry expected
L	S	
M	Y	Address Entry expected
N	N	
O	Y	Address Entry expected
P	Z	
Q	(Blank)	
R	R	
S	S	
T	Y	Address Entry expected
U	U	
V	A	Address Entry expected
W	Z	
X	Y	Address Entry expected
Y	Y	Address Entry expected
Z	Z	

* NOTE: use of lower case in Postal Code may result in AVS Response Code variances

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AVS RESPONSE	Elavon AVS Response Definitions
A	Address (Street) matches, Zip does not.
B	Street address match, Postal code in wrong format. (international issuer)
C	Street address and postal code in wrong formats
D	Street address and postal code match (international issuer)
E	AVS error
F	Address does compare and five-digit ZIP code does compare (UK only).
G	Card issued by a non-US issuer that does not participate in the AVS System
I	Address information not verified by international issuer.
M	Street Address and Postal code match (international issuer)
N	No Match on Address (Street) or Zip
P	Postal codes match, Street address not verified due to incompatible formats.
R	Retry, System unavailable or Timed out
S	Service not supported by issuer
U	Address information is unavailable (domestic issuer)
W	9 digit Zip matches, Address (Street) does not
X	Exact AVS Match
Y	Address (Street) and 5 digit Zip match
Z	5 digit Zip matches, Address (Street) does not

AMEX - CVV2 (CID) Response Control

CVV2 Indicator	CVV2 Last Digit	CVV2 Response	Results *
0	Bypass	<Blank>	No Response given
1	0	M	Match
1	1	M	Match
1	2	N	No match
1	3	M	Match
1	4	P	Not Processed
1	5	<Blank>	No Response given
1	6	N	No match
1	7	M	Match
1	8	N	No match
1	9	M	Match
2	Illegible	<Blank>	No Response given
9	Not Present	<Blank>	No Response given

Expected AMEX CID value length = 4 digits
* Any CVV2 (CID) value beginning with three zeros or contains two or more spaces will return a "No Match" response.

DISCOVER - ELAVON STP *

Code	Response	Code	Response
$X.00	APPROVAL	$X.50	APPROVAL
$X.01	APPROVAL	$X.51	DECLINED
$X.02	APPROVAL	$X.52	APPROVAL
$X.03	APPROVAL	$X.53	APPROVAL
$X.04	APPROVAL	$X.54	**EXPIRED CARD**
$X.05	APPROVAL	$X.55	**INCORRECT PIN**
$X.06	APPROVAL	$X.56	APPROVAL
$X.07	APPROVAL	$X.57	**TRAN NOT ALLOWED**
$X.08	APPROVAL	$X.58	**SERV NOT ALLOWED**
$X.09	APPROVAL	$X.59	**SUSPECTED FRAUD**
$X.10	APPROVAL	$X.60	APPROVAL
$X.11	APPROVAL	$X.61	DECLINED
$X.12	APPROVAL	$X.62	**RESTRICTED CARD**
$X.13	**AMOUNT ERROR**	$X.63	DECLINED
$X.14	**PARTIAL APPROVAL** ①	$X.64	APPROVAL
$X.15	APPROVAL	$X.65	**WITHDRAWAL LIMIT**
$X.16	APPROVAL ③	$X.66	APPROVAL
$X.17	APPROVAL ③	$X.67	APPROVAL
$X.18	APPROVAL	$X.68	**PARTIAL APPROVAL** ①
$X.19	**INVALID TRAN**	$X.69	APPROVAL
$X.20	APPROVAL	$X.70	APPROVAL
$X.21	**EXCEEDS AMT LMT**	$X.71	APPROVAL
$X.22	APPROVAL	$X.72	DECLINED
$X.23	APPROVAL ②	$X.73	APPROVAL
$X.24	APPROVAL	$X.74	DECLINED
$X.25	APPROVAL	$X.75	**PIN ENTRY LIMIT**
$X.26	APPROVAL	$X.76	**DECLINED**
$X.27	APPROVAL	$X.77	**DECLINED**
$X.28	**PARTIAL APPROVAL** ①	$X.78	**INVALID CARD**
$X.29	APPROVAL	$X.79	APPROVAL
$X.30	APPROVAL	$X.80	APPROVAL
$X.31	DECLINED	$X.81	DECLINED
$X.32	APPROVAL	$X.82	DECLINED
$X.33	APPROVAL	$X.83	DECLINED
$X.34	**EXPIRED CARD**	$X.84	APPROVAL
$X.35	APPROVAL	$X.85	APPROVAL
$X.36	APPROVAL	$X.86	APPROVAL
$X.37	APPROVAL	$X.87	DECLINED
$X.38	DECLINED	$X.88	DECLINED
$X.39	APPROVAL	$X.89	DECLINED
$X.40	APPROVAL	$X.90	APPROVAL
$X.41	**PICK UP CARD**	$X.91	**CALL AUTH CENTER**
$X.42	**PARTIAL APPROVAL** ①	$X.92	**PLEASE RETRY5270**
$X.43	**PICK UP CARD**	$X.93	APPROVAL
$X.44	APPROVAL	$X.94	APPROVAL
$X.45	**CALL AUTH CENTER**	$X.95	**PARTIAL APPROVAL** ①
$X.46	APPROVAL	$X.96	**SYSTEM ERROR 96**
$X.47	DECLINED	$X.97	APPROVAL
$X.48	APPROVAL	$X.98	APPROVAL
$X.49	APPROVAL	$X.99	APPROVAL

DISCOVER - ELAVON STP *

Notes (center)

* Different authorization responses MAY be returned on some Discover EMV Test Account Numbers - particularly when submitted as Key Entered. EMV Test Case controls may override these controls.

All responses are based on requests processing thru the "DI" switch. See BACKUP Switch tab if the approval code format = CVI*

Discover Responses (DI Switch)
Discover response times are randomized at the simulator for delay of between 1 millisecond to 4500 milliseconds (.001 seconds to 4.5 seconds)

Encompass Based Response Codes

Code	Description
AA	Approved Transaction (Auths / Reversals)
AP	Approved Transaction for a Partial Amount
NC	Decline (Pick Up Card)
ND	Decline (Hard or Soft)
NF	Decline (Record Not Found)
NR	Decline (Referral Message)
N7	Decline (For CVV2 Only)

① Responses for partial authorization - purchase and return
Partial Auth Indicator value = "1":
- $xx.14 - approval = $0.07
- $xx.28 - approval = $0.14
- $xx.42 - approval = $0.12
- $xx.68 - approval = $0.23
- $xx.95 - approval = $0.27

Partial Auth Indicator = 0 will return declines.

② $X.23 Authorizations will receive an APPROVAL, however $X.23 *reversals/voids* will DECLINE (Encompass Spec only)

③ ~~$x.16 Authorizations will receive Association Token Data~~ ~~$x.17 Authorizations will receive Association Token Data~~

④ (Reserved)

③ Association Tokens currently not working for Discover.

DISCOVER - AVS RESPONSE CONTROL

ZIP/Postal Code* (Starts with)	Expected AVS RESPONSE	Notes
0	S	
1	W	9 Digit ZIP expected
2	X	Address Entry expected
3	Z	
4	N	
5	X	Address Entry expected
6	A	Address Entry expected
7	N	
8	R	
9	U	
A	A	Address Entry expected
B	A	Address Entry expected
C	N	
D	Y	Address Entry expected
E	Y	Address Entry expected
F	Y	Address Entry expected
G	S	
H	R	
I	G	
J	U	
K	Y	Address Entry expected
L	G	
M	Y	Address Entry expected
N	N	
O	Y	Address Entry expected
P	W	
Q	R	
R	R	
S	S	
T	Y	Address Entry expected
U	U	
V	A	Address Entry expected
W	W	
X	X	Address Entry expected
Y	Y	Address Entry expected
Z	Z	

AVS RESPONSE	Elavon AVS Response Definitions
A	Address (Street) matches, Zip does not.
B	Street address match, Postal code in wrong format. (international issuer)
C	Street address and postal code in wrong formats
D	Street address and postal code match (international issuer)
E	AVS error
F	Address does compare and five-digit ZIP code does compare (UK only).
G	Card issued by a non-US issuer that does not participate in the AVS System
I	Address information not verified by international issuer.
M	Street Address and Postal code match (international issuer)
N	No Match on Address (Street) or Zip
P	Postal codes match, Street address not verified due to incompatible formats.
R	Retry, System unavailable or Timed out
S	Service not supported by issuer
U	Address information is unavailable (domestic issuer)
W	9 digit Zip matches, Address (Street) does not
X	Exact AVS Match
Y	Address (Street) and 5 digit Zip match
Z	5 digit Zip matches, Address (Street) does not

* NOTE: use of lower case in Postal Code may result in AVS Response Code variances

DISCOVER - CVV2 (CID) Response Control

CVV2 Indicator	CVV2 Last Digit	CVV2 Response	Results *
0	Bypass	S	MAY return "S" or have No Response given
1	0	M	Match
1	1	M	Match
1	2	N	No match
1	3	M	Match
1	4	P	Not Processed
1	5	U	Issuer not certified/registered to process
1	6	N	No match
1	7	M	Match
1	8	N	No match
1	9	M	Match
2	Illegible	S	MAY return "S" or have No Response given
9	Not Present	S	MAY return "S" or have No Response given

Expected Discover CID value length = 3 digits

* Any CVV2 (CID) value beginning with two zeros or contains two or more spaces will return a "No Match" response.

DEBIT - FISERV (NON-STP*) (ALSO INCLUDES EBT RESPONSES)

$X.00	APPROVAL	$X.50	PICK UP CARD
$X.01	APPROVAL	$X.51	PICK UP CARD
$X.02	PARTIAL APPROVAL ①	$X.52	DECLINED
$X.03	APPROVAL	$X.53	INVALID CARD
$X.04	APPROVAL	$X.54	INCORRECT PIN
$X.05	DECLINED	$X.55	DECLINED
$X.06	EXPIRED CARD	$X.56	INCORRECT PIN
$X.07	INVALID CARD	$X.57	APPROVAL
$X.08	DECLINED	$X.58	DECLINED
$X.09	DECLINED	$X.59	APPROVAL
$X.10	DECLINED	$X.60	DECLINED
$X.11	INCORRECT PIN	$X.61	DECLINED
$X.12	CALL AUTH CENTER	$X.62	DECLINED
$X.13	CALL AUTH CENTER	$X.63	DECLINED
$X.14	INVALID MERCHANT	$X.64	PLEASE RETRY5270
$X.15	INVALID AMOUNT	$X.65	PLEASE RETRY5270
$X.16	INVALID CARD	$X.66	CALL AUTH CENTER
$X.17	INCORRECT PIN	$X.67	APPROVAL
$X.18	DECLINED	$X.68	APPROVAL
$X.19	INCORRECT PIN	$X.69	APPROVAL
$X.20	CALL AUTH CENTER	$X.70	APPROVAL
$X.21	DECLINED	$X.71	APPROVAL
$X.22	INCORRECT PIN	$X.72	APPROVAL
$X.23	INVALID CARD	$X.73	APPROVAL
$X.24	DECLINED	$X.74	APPROVAL
$X.25	SERV NOT ALLOWED	$X.75	APPROVAL
$X.26	EXCEEDS AMT LMT	$X.76	APPROVAL
$X.27	DECLINED	$X.77	APPROVAL
$X.28	DECLINED	$X.78	APPROVAL
$X.29	DECLINED	$X.79	APPROVAL
$X.30	CALL AUTH CENTER	$X.80	APPROVAL
$X.31	INCORRECT PIN	$X.81	APPROVAL
$X.32	INCORRECT PIN	$X.82	APPROVAL
$X.33	SERV NOT ALLOWED	$X.83	APPROVAL
$X.34	DECLINED	$X.84	APPROVAL
$X.35	DECLINED	$X.85	APPROVAL
$X.36	DECLINED	$X.86	APPROVAL
$X.37	EXCEEDS AMT LMT	$X.87	APPROVAL
$X.38	EXCEEDS AMT LMT	$X.88	APPROVAL
$X.39	PLEASE RETRY5270	$X.89	APPROVAL
$X.40	DECLINED	$X.90	APPROVAL
$X.41	DECLINED	$X.91	APPROVAL
$X.42	DECLINED	$X.92	APPROVAL
$X.43	DECLINED	$X.93	APPROVAL
$X.44	INVALID CARD	$X.94	APPROVAL
$X.45	DECLINED	$X.95	APPROVAL
$X.46	DECLINED	$X.96	APPROVAL
$X.47	DECLINED	$X.97	APPROVAL
$X.48	DECLINED	$X.98	APPROVAL
$X.49	DECLINED	$X.99	APPROVAL

Debit - FISERV switch does not allow viewing of the network processing on the Elavon STP website.

*

Debit - FISERV switch simulates static EMV tag values, which the POS may not accept, potentially causing Approvals to be refused (Declined).

All responses are based on US Dollar (USD) merchant setups - merchant setups with other currencies may have different response values

All card ending values are expected to return the same responses, regardless of odd/even

Encompass Based Response Codes	
AA	Approved Transaction (Auths / Reversals)
AP	Approved Transaction for a Partial Amount
NC	Decline (Pick Up Card)
ND	Decline (Hard or Soft)
NF	Decline (Record Not Found)
NR	Decline (Referral Message)

① Response for partial authorization - using $X.02 amount with the Partial Auth Indicator value of "1" will return an approval for an amount of $X.01 (your dollar amount less ONE cent.   Example: $10.02 amount with the Partial Auth Indicator = 1 will return an approval for $10.01

Partial Auth Indicator = 0 will return declines.

DEBIT - FISERV (NON-STP*) (ALSO INCLUDES EBT RESPONSES)

BACKUP SWITCH - Approval Code = CVI***
Used if the primary switch is not available for VISA, MasterCard, AMEX or Discover requests

Code	Response	Code	Response
$X.00	APPROVAL	$X.50	APPROVAL
$X.01	CALL AUTH CENTER	$X.51	DECLINED
$X.02	CALL AUTH CENTER	$X.52	CALL AUTH CENTER
$X.03	CALL AUTH CENTER	$X.53	CALL AUTH CENTER
$X.04	PICK UP CARD	$X.54	EXPIRED CARD
$X.05	DECLINED	$X.55	INCORRECT PIN
$X.06	APPROVAL/CALL AUTH	$X.56	APPROVAL
$X.07	PICK UP CARD	$X.57	DECLINED
$X.08	APPROVAL	$X.58	SERV NOT ALLOWED
$X.09	CALL AUTH CENTER	$X.59	APPROVAL
$X.10	PARTIAL APPROVAL ①	$X.60	APPROVAL
$X.11	APPROVAL	$X.61	EXCEEDS AMT LMT
$X.12	CALL AUTH CENTER	$X.62	DECLINED
$X.13	AMOUNT ERROR	$X.63	DECLINED
$X.14	INVALID CARD	$X.64	APPROVAL
$X.15	INVALID CARD	$X.65	DECLINED
$X.16	APPROVAL	$X.66	APPROVAL
$X.17	APPROVAL	$X.67	APPROVAL
$X.18	APPROVAL	$X.68	APPROVAL/CALL AUTH
$X.19	PLEASE RETRY5270	$X.69	APPROVAL
$X.20	APPROVAL	$X.70	APPROVAL
$X.21	DECLINED	$X.71	APPROVAL
$X.22	APPROVAL	$X.72	DECLINED/APPROVAL
$X.23	APPROVAL ②	$X.73	APPROVAL/CALL AUTH
$X.24	APPROVAL	$X.74	DECLINED/APPROVAL
$X.25	CALL AUTH CENTER	$X.75	DECLINED
$X.26	APPROVAL/CALL AUTH	$X.76	REC NOT FOUND/DL ERR
$X.27	APPROVAL	$X.77	DECLINED/CALL AUTH
$X.28	CALL AUTH CENTER	$X.78	INVALID CARD
$X.29	APPROVAL	$X.79	APPROVAL
$X.30	CALL AUTH CENTER	$X.80	PLEASE RETRY5305
$X.31	APPROVAL	$X.81	SERV NOT ALLOWED
$X.32	APPROVAL	$X.82	CALL AUTH CENTER
$X.33	EXPIRED CARD	$X.83	INCORRECT PIN
$X.34	APPROVAL	$X.84	CALL AUTH CENTER
$X.35	APPROVAL	$X.85	APPROVAL
$X.36	APPROVAL	$X.86	APPROVAL/CALL REF:
$X.37	APPROVAL	$X.87	APPROVAL
$X.38	APPROVAL	$X.88	DECLINED
$X.39	APPROVAL/CALL AUTH	$X.89	DECLINED
$X.40	CALL AUTH CENTER	$X.90	CALL AUTH CENTER
$X.41	PICK UP CARD	$X.91	PLEASE RETRY5270
$X.42	APPROVAL	$X.92	PLEASE RETRY5270
$X.43	PICK UP CARD	$X.93	CALL AUTH CENTER
$X.44	APPROVAL	$X.94	APPROVAL/RETRY
$X.45	APPROVAL	$X.95	APPROVAL
$X.46	APPROVAL	$X.96	CALL AUTH CENTER
$X.47	APPROVAL	$X.97	CALL AUTH CENTER
$X.48	APPROVAL	$X.98	DECLINED ③
$X.49	APPROVAL	$X.99	APPROVAL/DECLINED ④

* Different responses MAY be returned on chip based tests that process thru BACKUP SWITCH. This switch simulates static EMV tag values which the POS may decline.

All responses are based on US Dollar (USD) merchant setups - merchant setups with other currencies may have different response values

Response may vary based on last digit of account
Value changes based on last digit of card being odd or even

Transaction response includes Association Token information (Block 8F data)

Encompass Based Response Codes

Code	Description
AA	Approved Transaction (Auths / Reversals)
AP	Approved Transaction for a Partial Amount
NC	Decline (Pick Up Card)
ND	Decline (Hard or Soft)
NF	Decline (Record Not Found)
NR	Decline (Referral Message)
N7	Decline (For CVV2 Only)

① Response for partial authorization - using $X.10 amount with the Partial Auth Indicator value of "1" will return an approval for an amount of $X.05 (your dollar amount less five cents. Example: $10.10 amount with the Partial Auth Indicator = 1 will return an approval for $10.05

Partial Auth Indicator = 0 will return declines.
See below regarding Account Balance value.

② $X.23 Authorizations will receive an APPROVAL, however $X.23 *reversals/voids* will DECLINE (Encompass Spec only)

③ $X.98 will return VISA Tran ID as Zeroes
Example: PS2000_Data will be   N000000000000000 **

④ $99.99 will return CALL AUTH CENTER

ACCOUNT BALANCE

Partial Auth Indicator = 0	will return the requested amount value as the Account Balance ($X.XX = $X.XX)
Partial Auth Indicator = 1	cents amount = $X.10 and approved amount equals $X.05, the Account Balance will be blank.
Declines and other responses	will return the requested amount value as the Account Balance.

BACKUP SWITCH — AVS RESPONSES

VISA/MC/AMEX		Discover	
Last Digit of Card	AVS Response	Last Digit of Card	AVS Response
0	X	0	Y
1	Y	1	X
2	A	2	A
3	W	3	Z
4	Z	4	W
5	D	5	N
6	U	6	U
7	R	7	R
8	S	8	S
9	G	9	G

AVS Response Value Descriptions

A	Address (street #) matches and ZIP does not
D	Street address and Postal Code match (international issuer)
G	Card issued by non-US issuer that doesn't participate in AVS System
N	NO Match on Address (street #) or ZIP
R	Retry, System unavailable or Timed out
S	Service not supported by issuer
U	Address information is unavailable (domestic issuer)
W	9 digit ZIP matches, Address (street #) does not
X	Exact AVS match
Y	Address (street #) and 5 digit ZIP match
Z	5 digit ZIP matches, Address (street #) does not

NO OTHER AVS VALUES ARE SIMULATED THRU THE BACKUP SWITCH.

Expected CVV2/CVC2/CID Responses - Only when the BACKUP switch is used - Approval Code = CVI***

CVV2 CVC2 CID Indicator	Indicator Desc.	VISA Last digit controls response Digit	Response	MASTERCARD Third digit controls response Digit	Response	DISCOVER Third digit controls response Digit	Response	UNION PAY Third digit controls response Digit	Response	AMEX ** Last digit controls response Digit	Response
0	Bypassed	N/A	{BLANK}	N/A	{BLANK}	N/A	{BLANK}	N/A	{BLANK}	N/A	{BLANK}
1	Present	xx0	M	xx0	M	xx0	M	xxx0	M	xxx0	M
1	Present	xx1	M	xx1	M	xx1	M	xxx1	M	xxx1	M
1	Present	xx2	N	xx2	N	xx2	N	xxx2	N	xxx2	N
1	Present	xx3	U	xx3	U	xx3	U	xxx3	U	xxx3	P
1	Present	xx4	P	xx4	U	xx4	P	xxx4	P	xxx4	{BLANK}
1	Present	xx5	M	xx5	M	xx5	M	xxx5	M	xxx5	M
1	Present	xx6	N	xx6	N	xx6	N	xxx6	N	xxx6	N
1	Present	xx7	M	xx7	M	xx7	M	xxx7	M	xxx7	M
1	Present	xx8	N	xx8	N	xx8	N	xxx8	N	xxx8	N
1	Present	xx9	M	xx9	M	xx9	M	xxx9	M	xxx9	M
1	Present	xx *	N	xx *	N	xx *	M	xx *	M	xx *	M
2	Illegible	N/A	P	N/A	{BLANK}	N/A	{BLANK}	N/A	{BLANK}	N/A	{BLANK}
9	Not Present	N/A	S	N/A	{BLANK}	N/A	S	N/A	{BLANK}	N/A	{BLANK}

* This two digit value sample has the third (and any fourth digit) as a blank space
** AMEX Keyed Transactions Only - NO CID response currently on Swiped or Proximity entry

NOTE: VISA no longer allows processing of CVV2 values on card present requests. All submitted CVV2 data will be dropped from what is sent to VISA on chip, tap, swipe or keyed, card present requests and no CVV2 response will be returned - Response = <blank>

CVV2 Response Value Descriptions

M	Match
N	No match
P	Not Processed
S	Issuer indicates that CVV2 data should be present on the card, but the merchant indicated there is no CVV2 data present on the card
U	Issuer not certified or registered to process card verification

NOTE – Due to format requirements in different specifications, the descriptor of "Last Digit" vs. "Third Digit" is used to define how developers and testers can control responses within the test environment – this does NOT reflect card issuer response controls in production. Presentment of ANY alpha characters in CVV2 values results in a test simulator response = **P – Not processed**

BACKUP SWITCH - Used if the primary switch is not available for VISA, MasterCard, AMEX or Discover requests

Revised 10/12/2021