



Solupay for NetSuite SuitePayments

Testing Guide

(NetSuite User Interface, Site Builder and Suite Commerce Advanced)

- I. The test system can utilize the valid test cards below or even live cards to generate expected test responses.**
 - a. Testing with the following valid test cards will ONLY work in the test environment. Whether live cards or test cards are used, the test system will never settle the cards.



Credit/Signature Debit Cards

Card Brand	Card Number	Expiry Date	Amount
Visa	4111111111111111	Any future date	Any amount
MasterCard (cards that start with "5")	5500000000000004	Any future date	Any amount
MasterCard (cards that start with "2")	2223000148400010	12/25	\$11.00
American Express	3400000000000009 ***Note: Amex is 15 characters	Any future date	Any amount
JCB	3566002020140006	Any future date	Any amount
Discover	6011000000000004	Any future date	Any amount
Diners Club	36438999960016	Any future date	Any amount
China Union Pay	6250941006528599	12/25	\$11.00



- b. Live cards can also be utilized in the test system as well. It is important to note that these cards will never settle.
- c. Transactions will result in a successful response unless the amounts are between \$5000 - \$5999.00. To simulate an unapproved Bank Response code just add \$5000.00 to the desired response code. For example, to trigger response code 55 (no processors available), \$5000.55 would be the amount entered.

If both the dollar and penny amounts would trigger a simulated code (for example \$5200.55), the penny amount trigger will control.

The following is a list of response codes (remember add the following as penny's to \$5000.00):

07	Terminal Restriction: Try again later
22	Invalid Credit Card Number
25	Invalid Expiry Date
26	Invalid Amount
27	Invalid Card Holder
28	Invalid Authorization No
31	Invalid Verification String
32	Invalid Transaction Code



57	Invalid Reference No
58	Invalid AVS String, The length of the AVS String has exceeded the max. 40 characters
60	Invalid Customer Reference Number
63	Invalid Duplicate
64	Invalid Refund
68	Restricted Card Number
69	Invalid Transaction Tag
72	Data within the transaction is incorrect
89	Invalid Transarmor Token
	Invalid authorization number entered on a pre-auth completion.
93	The ETG response of "93 - Violation, Cannot Complete" can be returned if you tried to send a Pre-Authorization Completion transaction and one of the required conditions were not met.



In order to complete a pre-authorized transaction successfully, please make sure the following conditions are met:

- The Pre-Authorization Completion transaction is sent using the same Gateway ID as the one used for the original Pre-Authorization transaction.
- The amount in the Pre-Authorization Completion is less or equal to twice the pre-authorized amount.
- The Pre-Authorization Completion transaction is sent no later than 15 days after the date of the initial Pre-Authorization transaction.

Invalid Currency Requested

95 This error is received when a transaction is sent in a different currency than what is on the merchant processing account.

The following response codes indicate a problem with the merchant configuration at Solupay. Please contact Solupay for further investigation.

11 Invalid Sequence No

12 Message Timed-out at Host

21 BCE Function Error



23	Invalid Response from Solupay
30	Invalid Date From Host
The following response codes indicate a problem with the Solupay host or an error in the merchant configuration. Please contact Solupay for further investigation.	
10	Invalid Transaction Description
14	Invalid Gateway ID
15	Invalid Transaction Number
16	Connection Inactive
17	Unmatched Transaction
18	Invalid Reversal Response
19	Unable to Send Socket Transaction
20	Unable to Write Transaction to File
24	Unable to Void Transaction



37	Payment Type Not Supported By Merchant
40	Unable to Connect
41	Unable to Send Logon
42	Unable to Send Trans
43	Invalid Logon
52	Terminal not Activated
53	Terminal/Gateway Mismatch
54	Invalid Processing Center
55	No Processors Available
56	Database Unavailable
61	Socket Error
62	Host not Ready



The following response codes indicate the final state of a transaction. In the event of one of these codes being returned, please contact Solupay for further investigation.

08	CVV2/CID/CVC2 Data not verified
----	---------------------------------

44	Address not Verified
----	----------------------

70	Transaction Placed in Queue
----	-----------------------------

73	Transaction Received from Bank
----	--------------------------------

76	Reversal Pending
----	------------------

77	Reversal Complete
----	-------------------

79	Reversal Sent to Bank
----	-----------------------

The following response codes indicate the final state of a transaction due to custom Fraud Filters created by the Merchant.

F1	Address check failed - Fraud suspected
----	--

F2	Card/Check Number check failed - Fraud suspected
----	--

F3	Country Check Failed - Fraud Suspected
----	--



F4	Customer Reference Check Failed - Fraud Suspected
F5	Email Address check failed - Fraud suspected
F6	IP Address check failed - Fraud suspected

Simulate unapproved Bank Responses

You can use the dollar amounts between 5000.00 - 5999.00 to trigger a variety of **Bank Responses**, where the desired response code is added to 5000.

Response	Code	Name	Action	Comments
D	000	No Answer	Resend	Solupay received no answer from auth network
S	100	Approved	N/A	Successfully approved
S	101	Validated	N/A	Account Passed edit checks
S	102	Verified	N/A	Account Passed external negative file



S	103	Pre-Noted	N/A	Passed Pre-Note
S	104	No Reason to Decline	N/A	Successfully approved
S	105	Received and Stored	N/A	Successfully approved
S	106	Provided Auth	N/A	Successfully approved Note: Indicates customized code was used in processing
S	107	Request Received	N/A	Successfully approved Note: Indicates customized code was used in processing
S	108	Approved for Activation	N/A	Successfully Activated
S	109	Previously Processed Transaction	N/A	Transaction was not re-authorized with the Debit Network because it was previously processed
S	110	BIN Alert	N/A	Successfully approved Note: Indicates customized code was used in processing



S	111	Approved for Partial	N/A	Successfully approved Note: Indicates customized code was used in processing
S	164	Conditional Approval	Wait	Conditional Approval - Hold shipping for 24 hours
R	201	Invalid CC Number	Cust	Bad check digit, length, or other credit card problem
R	202	Bad Amount Nonnumeric Amount	If	Amount sent was zero, unreadable, over ceiling limit, or exceeds maximum allowable amount.
R	203	Zero Amount	Fix	Amount sent was zero
R	204	Other Error	Fix	Unidentifiable error
R	205	Bad Total Auth Amount	Fix	The sum of the authorization amount from extended data information does not equal detail record authorization Amount. Amount sent was zero, unreadable, over ceiling limit, or exceeds Maximum allowable amount.
R	218	Invalid SKU Number	Fix	Non-numeric value was sent



R	219	Invalid Credit Plan	Fix	Non-numeric value was sent
R	220	Invalid Store Number	Fix	Non-numeric value was sent
R	225	Invalid Field Data	Fix	Data within transaction is incorrect
R	227	Missing Companion Data	Fix	Specific and relevant data within transaction is absent
R	229	Percents do not total 100	Fix	FPO monthly payments do not total 100 Note: FPO only
R	230	Payments do not total 100	Fix	FPO monthly payments do not total 100 Note: FPO only
R	231	Invalid Division Number	Fix	Division number incorrect
R	233	Does not match MOP	Fix	Credit card number does not match method of payment type or invalid BIN
R	234	Duplicate Order Number	Fix	Unique to authorization recycle transactions. Order number already exists in system Note: Auth Recycle only



R	235	FPO Locked	Resend	FPO change not allowed Note: FPO only
R	236	Auth Recycle Host System Down	Resend	Authorization recycle host system temporarily unavailable Note: Auth Recycle only
R	237	FPO Not Approved	Call	Division does not participate in FPO. Contact your Solupay Representative for information on getting set up for FPO Note: FPO only
R	238	Invalid Currency	Fix	Currency does not match Solupay merchant setup for division
R	239	Invalid MOP for Division	Fix	Method of payment is invalid for the division
R	240	Auth Amount for Division	Fix	Used by FPO
R	241	Illegal Action	Fix	Invalid action attempted
R	243	Invalid Purchase Level 3	Fix	Data is inaccurate or missing, or the BIN is ineligible for P-card



R	244	Invalid Encryption Format	Fix	Invalid encryption flag. Data is Inaccurate.
R	245	Missing or Invalid Secure Payment Data	Fix	Visa or MasterCard authentication data not in appropriate Base 64 encoding format or data provided on A non-e-Commerce transaction.
R	246	Merchant not MasterCard Secure code Enabled	Call	Division does not participate in MasterCard Secure Code. Contact your Solupay Representative for information on getting setup for MasterCard SecureCode.
R	247	Check conversion Data Error	Fix	Proper data elements were not sent
R	248	Blanks not passed in reserved field	Fix	Blanks not passed in Reserved Field
R	249	Invalid (MCC)	Fix	Invalid Merchant Category (MCC) sent
R	251	Invalid Start Date	Fix	Incorrect start date or card may require an issue number, but a start date was submitted.



R	252	Invalid Issue Number	Fix	Issue number invalid for this BIN.
R	253	Invalid Tran. Type	Fix	If an "R" (Retail Indicator) is sent for a transaction with a MOTO Merchant Category Code (MCC)
R	257	Missing Cust Service Phone	Fix	Card was authorized, but AVS did not match. The 100 was overwritten with a 260 per the merchant's request Note: Conditional deposits only
R	258	Not Authorized to Send Record	Call	Division does not participate in Soft Merchant Descriptor. Contact your Solupay Representative for information on getting set up for Soft Merchant Descriptor.
D	260	Soft AVS	Cust.	Authorization network could not reach the bank which issued the card
R	261	Account Not Eligible For Division's Setup	N/A	Account number not eligible for division's Account Updater program setup



R	262	Authorization Code Response Date Invalid	Fix	Authorization code and/or response date are invalid. Note: MOP = MC, MD, VI only
R	263	Partial Authorization Not Allowed or Partial Authorization Request Note Valid	Fix	Action code or division does not allow partial authorizations or partial authorization request is not valid.
R	264	Duplicate Deposit Transaction	N/A	Transaction is a duplicate of a previously deposited transaction. Transaction will not be processed.
R	265	Missing QHP Amount	Fix	Missing QHP Amount
R	266	Invalid QHP Amount	Fix	QHP amount greater than transaction amount
R	274	Transaction Not Supported	N/A	The requested transaction type is blocked from being used with this card. Note: This may be the result of either an association rule, or a merchant boarding option.



D	301	Issuer unavailable	Resend	Authorization network could not reach the bank which issued the card
D	302	Credit Floor	Wait	Insufficient funds
D	303	Processor Decline	Cust.	Generic decline – No other information is being provided by the Issuer
D	304	Not On File	Cust.	No card record, or invalid/nonexistent to account specified
D	305	Already Reversed	N/A	Transaction previously reversed. Note: MOP = any Debit MOP, SV, MC, MD, VI only
D	306	Amount Mismatch	Fix	Requested reversal amount does not match original approved authorization amount. Note: MOP = MC, MD, VI only
D	307	Authorization Not Found	Fix	Transaction cannot be matched to an authorization that was stored in the database. Note: MOP = MC, MD, VI only



R	351	TransArmor Service Unavailable	Resend	TransArmor Service temporarily unavailable.
D	352	Expired Lock	Cust.	ValueLink - Lock on funds has expired.
R	353	TransArmor Invalid Token or PAN	Fix	TransArmor Service encountered a problem converting the given Token or PAN with the given Token Type.
R	354	TransArmor Invalid Result	Cust	TransArmor Service encountered a problem with the resulting Token/PAN.
D	401	Call	Voice	Issuer wants voice contact with cardholder
D	402	Default Call	Voice	Decline
D	501	Pickup	Cust	Card Issuer wants card returned
D	502	Lost/Stolen	Cust	Card reported as lost/stolen Note: Does not apply to American Express
D	503	Fraud/ Security Violation	Cust	CID did not match Note: Discover only



D	505	Negative File	Cust	On negative file
D	508	Excessive PIN try	Cust	Allowable number of PIN tries exceeded
D	509	Over the limit	Cust	Exceeds withdrawal or activity amount limit
D	510	Over Limit Frequency	Cust	Exceeds withdrawal or activity count limit
D	519	On negative file	Cust	Account number appears on negative file
D	521	Insufficient funds	Cust	Insufficient funds/over credit limit
D	522	Card is expired	Cust	Card has expired
D	524	Altered Data	Fix	Altered Data\Magnetic stripe incorrect
D	530	Do Not Honor	Cust	Generic Decline – No other information is being provided by the issuer. Note: This is a hard decline for BML (will never pass with recycle attempts)



D	531	CVV2/VAK Failure	Cust	Issuer has declined auth request because CVV2 or VAK failed
D	534	Do Not Honor - High Fraud	Cust	The transaction has failed PayPal or Google Checkout risk models
D	570	Stop payment order one time recurring/ installment	Fix	Cardholder has requested this one recurring/installment payment be stopped.
D	571	Revocation of Authorization for All Recurring / Installments	Cust	Cardholder has requested all recurring/installment payments be stopped
D	572	Revocation of All Authorizations – Closed Account	Cust	Cardholder has requested that all authorizations be stopped for this account due to closed account. Note: Visa only
D	580	Account previously activated	Cust	Account previously activated
D	581	Unable to void	Fix	Unable to void



D	582	Block activation failed	Fix	Reserved for Future Use
D	583	Block Activation Failed	Fix	Reserved for Future Use
D	584	Issuance Does Not Meet Minimum Amount	Fix	Issuance does not meet minimum amount
D	585	No Original Authorization Found	N/A	No original authorization found
D	586	Outstanding Authorization, Funds on Hold	N/A	Outstanding Authorization, funds on hold
D	587	Activation Amount Incorrect	Fix	Activation amount incorrect
D	588	Block Activation Failed	Fix	Reserved for Future Use
D	589	CVD Value Failure	Cust	Magnetic stripe CVD value failure



D	590	Maximum Redemption Limit Met	Cust	Maximum redemption limit met
D	591	Invalid CC Number	Cust	Bad check digit, length or other credit card problem. Issuer generated
D	592	Bad Amount	Fix	Amount sent was zero or unreadable. Issuer generated
D	594	Other Error	Fix	Unidentifiable error. Issuer generated
D	595	New Card Issued	Cust	New Card Issued
D	596	Suspected Fraud	Cust	Issuer has flagged account as suspected fraud
D	599	Refund Not Allowed	N/A	Refund Not Allowed
D	602	Invalid Institution Code	Fix	Card is bad, but passes MOD 10 check digit routine, wrong BIN
D	603	Invalid Institution	Cust	Institution not valid (i.e. possible merger)



D	605	Invalid Expiration Date	Cust	Card has expired or bad date sent. Confirm proper date
D	606	Invalid Transaction Type	Cust	Issuer does not allow this type of transaction
D	607	Invalid Amount	Fix	Amount not accepted by network. (This response is provided by the card issuer.)
D	610	BIN Block	Cust	Merchant has requested Solupay not process credit cards with this BIN
S	704	FPO Accepted	N/A	Stored in FPO database
R	740	Match Failed	Fix	Unable to validate the debit. Authorization Record - based on amount, action code, and MOP (Batch response reason code for Debit Only)
R/D	741	Validation Failed	Fix	Unable to validate the Debit Authorization Record - based on amount, action code, and MOP (Batch response reason code for Debit Only)



R/D	750	Invalid Transit Routing Number	Fix	EC - ABA transit routing number is invalid, failed check digit
R/D	751	Transit Routing Number Unknown	Fix	Transit routing number not on list of current acceptable numbers.
R	752	Missing Name	Fix	Pertains to deposit transactions only
R	753	Invalid Account Type	Fix	Pertains to deposit transactions only
R/D	754	Account Closed	Cust	Bank account has been closed For PayPal and Google Checkout – the customer’s account was closed / restricted
R	755	Subscriber Number Does Not Exist	Cust	No Account/Unable to Locate
R	758	Subscriber Number Not Active	Cust	Account Frozen
R/D	760	ACH Non-Participant	Cust.	EC – Banking Institution does not accept ACH transactions
D	776	Duplicate Check	Cust	Duplicate Transaction



D	777	Original transaction was not approved	Cust	Original not approved
D	787	Rejected Code 3 (Risk)	Cust	Decline High Risk
D	788	Refund or partial amount is > original sale amount	Fix	Refund Greater than original sale
D	802	Positive ID	Voice	Issuer requires further information
D	806	Restraint	Cust	Card has been restricted
D	811	Invalid Security Code	Fix	American Express CID is incorrect
D	813	Invalid PIN	Cust	PIN for online debit transactions is incorrect
D	825	No Account	Cust	Account does not exist
D	833	Invalid Merchant	Fix	Service Established (SE) number is incorrect, closed or Issuer does not allow this type of transaction



R	834	Unauthorized User	Fix	Method of payment is invalid for the division
D	902	Process Unavailable	Resend/ Call/ Cust.	System error/malfunction with Issuer for Debit – The link is down or setup issue; contact your Solupay representative.
D	903	Invalid Expiration	Cust	Invalid or expired expiration date
D	904	Invalid Effective	Cust./ Resend	Card not active
D	997	Acquirer Error	Call	Acquiring bank configuration problem. Contact your Solupay representative.

Auth Code Responses

The following Auth Code responses may be generated by Solupay to indicate the status of an authorized transaction based on your processing parameters.

Code	Description
notdep	Not deposited



rcycle	Not deposited – transaction sent to Solupay recycle program
sofdep	Deposited transaction with a soft decline
tntCxx	Test only (do not send in production)
tstxxx	Test only (do not send in production)