

eBiz Integration - Credit Card Payments on 1place - How to's

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Overview

EBizCharge is a fully integrated payment processing solution within 1place that allows businesses to securely **accept, manage, and track credit card payments** throughout the sales process.

Once the EBizCharge integration is set up, payment-related activities can be managed directly within 1place, helping keep customer payment information and transaction activity connected to the corresponding customer and sales records.

With EBizCharge, users can:

- **Manage Customer Payment Methods** - Add and manage customer payment methods within 1place.
- **Process Credit Card Payments** - Accept credit card payments directly from **Sales Orders** and **Invoices**.
- **Generate Payment Links** - Create **Email Pay / Payment Links** that can be sent to customers so they can make a payment online.
- **Track Transactions** - View credit card transaction history and payment activity within 1place.
- **Accept Customer Portal Payments** - Allow customers to securely make credit card payments through the **Customer Portal**.
- **Request Payment Methods** - Send requests to customers to provide or save a payment method.
- **Process Refunds** - Process refunds for applicable credit card transactions.

The EBizCharge integration connects these payment activities with the customer's records and sales transactions in 1place, providing a centralized way to manage credit card payments without requiring users to leave the system for everyday payment tasks.

This article covers the complete EBizCharge workflow in 1place, including:

- Setting up an **EBizCharge account**.
- Connecting the EBizCharge account to **1place**.
- Managing customer payment methods.
- Processing credit card payments.
- Sending payment links and accepting Customer Portal payments.
- Viewing transaction history.
- Requesting payment methods.
- Processing refunds.

When creating or updating a user, review the applicable security settings to make sure the user's access matches their responsibilities.

Getting Started

How to Sign Up for an EBizCharge Account

Before using EBizCharge to process credit card payments through 1place, your business must first establish an EBizCharge account.

If you are interested in using EBizCharge with 1place, you can sign up with assistance from your dedicated 1place Customer Support team.

To get started:

1. **Contact your dedicated 1place Customer Support team** and let them know that you would like to sign up for an EBizCharge account.
2. **1place will introduce you to EBizCharge** and initiate the referral process.
3. **Wait for EBizCharge to contact you.** An EBizCharge Sales Representative will reach out to you to discuss the account setup and offer an EBizCharge demo.
4. **Prepare your credit card processing statements.** EBizCharge may request your most recent **three months of credit card statements** as part of the account setup process. Have these statements available when requested.
5. **Complete the EBizCharge signup and onboarding process** with the EBizCharge team.
6. Once your EBizCharge account is established, obtain the following credentials from EBizCharge:
 - **API User ID**
 - **Security ID**
 - **Password**
7. Once you have these credentials, you can proceed with **setting up the EBizCharge integration in 1place.**



Note: EBizCharge handles the payment-processing account setup and approval. The specific information or documentation required during the signup process may vary.

Need help getting started? Contact your dedicated 1place Customer Support team to request assistance with signing up for EBizCharge.

How to Set Up the EBizCharge Integration in 1place

How to Set Up EBizCharge Integration in 1place

After your EBizCharge account has been established and you have received the required credentials, enter them in

the EBizCharge integration settings in 1place.

1. In 1place, go to **Sales > Integrations > EBizCharge (Credit Card)**.
2. Select **General Settings**.
3. Enter the following EBizCharge credentials:
 - **API User ID**
 - **Security ID**
 - **Password**
4. Review the information entered to make sure the credentials are correct.
5. Click **Save**.
6. Contact your dedicated **1place Customer Support** team to assist with testing the EBizCharge service.

How to Add a Customer Payment Method

1place provides several ways to add and save a customer's credit card for future payments. A payment method can be added directly from the **Customer Details** screen, while processing an invoice payment, or by the customer when using an **Email Pay** payment link.

Once a card is saved, it becomes available as a payment method for that customer when processing payments in 1place.

Option 1 - Add a Payment Method from the Customer Details Screen

Use this option when you want to add a customer's credit card directly to their customer record.

1. Open the **Customer List** screen and select the customer.
2. On the **Customer Details** screen, go to the **Credit Card** tab.
3. If the customer has not yet been added to EBizCharge, click **Add This Customer to EBiz**.

This adds the customer to EBizCharge so their payment information can be synchronized with the EBizCharge integration.

4. Once the customer has been added to EBizCharge, click **Add New Card**.
5. The **Add New Card** EBizCharge form will appear.
6. Enter the required credit card information:
 - **Name as on Card ***

- **Card Number ***
- **Card Expiration ***
- **Security Code ***
- **Country**
- **Card Billing Address ***
- **Card Billing City**
- **Card Billing State**
- **Card Billing Zip Code ***
- **Set as my default payment method** - Select this option if the card should be set as the customer's default payment method.
- **I've read and agree to the Terms and Conditions** - Review and accept the EBizCharge Terms and Conditions.

7. Click **Save Card**.

The card will now be available as a payment method for the customer and can be selected when processing payments.

Option 2 - Add a Payment Method While Receiving an Invoice Payment

You can also add a customer's credit card while processing or editing an invoice payment.

1. Open the invoice and select **Receive/Edit Payments**.
2. Select **Credit Card** as the **Payment Method**.
3. Click the **Add New Card** button located to the right of the Payment Method field.
4. The **Add New Card** EBizCharge form will appear.
5. Enter the customer's credit card information.
6. Click **Save Card**.

Once saved, the new card will:

- Be available in the **Cards on File** drop-down list for the payment.
- Be saved to the customer's list of available credit cards.

Option 3 - Add a Payment Method Through Email Pay

When a customer receives an **Email Pay** payment link, they can also add a new credit card while making their payment.

When the customer opens the payment link:

1. The customer can select an existing card from the **Cards on File** options, or

2. Select **Add a New Card** to enter a different payment method.
3. The **Add New Card** EBizCharge form will appear.
4. The customer enters their credit card information and completes the payment.

This provides customers with the option to use a saved payment method or add a new card when paying through an Email Pay link.

How to Edit or Remove a Saved Payment Method

To update a saved credit card, the existing card must first be removed and then added again with the updated information. The **Edit** option is not available for saved credit cards.

How to Remove a Saved Payment Method

1. Open the **Customer List** screen and select the customer.
2. On the **Customer Details** screen, go to the **Credit Card** tab.
3. Locate the credit card you want to remove.
4. Under the **Actions** column, click the **X** button.

5. A confirmation message will appear:

Delete Credit Card Link?

Do you want to permanently delete this Credit Card link?

6. Click **Yes** to proceed.

The saved credit card will be removed from the customer's available payment methods.

How to Update a Saved Payment Method

After removing the existing card, add the updated card using the **Add New Card** option. For instructions, see [How to Add a Customer Payment Method](#).

Understanding Saved Payment Methods

The **Credit Card** tab on the **Customer Details** screen displays the credit cards currently saved for the customer. These saved payment methods can be selected when processing credit card payments for the customer.

The saved payment methods list includes the following columns and options:

- **Default** - Indicates the customer's default payment method. The checkbox is selected for the card currently set as the default.
- **Name on Card** - Displays the name assigned to the saved credit card.
- **Card Type** - Displays the type of credit card, such as **Visa**, **Mastercard**, **AMEX**.
- **Card #** - Displays the saved card number in a masked format for security.
- **Exp Date** - Displays the card's expiration date.
- **Address** - Displays the billing address associated with the card.
- **ZipCode** - Displays the billing ZIP Code associated with the card.
- **Last Edited by User** - Shows the date, time, and user associated with the most recent update to the saved card.
- **Notes** - Displays notes associated with the saved payment method, such as whether the card was added from EBiz.
- **Actions** - Provides the **X** button used to remove a saved payment method.

Available Actions

The Credit Card tab also provides the following options:

- **Refresh Cards** - Refreshes the list of saved credit cards.
- **Add New Card** - Opens the EBizCharge form where a new credit card can be added to the customer's saved payment methods.
- **Save and Sync** - Saves changes made to the customer's credit card information and synchronizes the payment methods with EBizCharge.

Note: Credit card numbers are displayed in a masked format. Only limited card information is shown in 1place for security purposes.

Processing Credit Card Payments

How to Process a Credit Card Payment

from an Invoice

To process a credit card payment for an invoice:

1. On the **Invoice** screen, click **Payment Info**.
 2. Click **Receive/Edit Payments**. The **Payments** window will appear.
 3. Under **Payment Method**, select **Credit Card**.
 4. Select a card from the **Cards on File** dropdown, or click **Add New Card** to enter a new card.
 5. Review the card information and make sure all details are accurate. The **CVV/Security Code** must be entered when processing the payment. This information should be obtained from the customer.
 6. Review the **Amount Tendered** to make sure the correct payment amount is entered.
 7. Click **Authorized Card and Apply Payment** to authorize the card and apply the payment to the invoice.
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How to Process a Credit Card Payment from a Sales Order

This feature will be available soon.

For now, **Credit Card** payments can only be processed from **Invoices**.

How to Process a Payment Using a Saved Card

To process a payment using a card already saved for the customer:

1. On the **Invoice** screen, click **Payment Info**.
2. Click **Receive/Edit Payments**. The **Payments** window will appear.
3. Under **Payment Method**, select **Credit Card**.

4. Select a card from the **Cards on File** dropdown. The dropdown displays all saved cards available for the customer.
 5. Review the card information and make sure all details are accurate. The **CVV/Security Code** must be entered when processing the payment. This information should be obtained from the customer.
 6. Review the **Amount Tendered** and make sure the payment amount is correct.
 7. Click **Authorized Card and Apply Payment** to authorize the card and apply the payment to the invoice.
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How to Use a New Card for Payment

A new card can be used to process a credit card payment by selecting **Add New Card** during the payment process.

1. On the **Invoice** screen, click **Payment Info**.
 2. Click **Receive/Edit Payments**. The **Payments** window will appear.
 3. Under **Payment Method**, select **Credit Card**.
 4. Click **Add New Card**. The **Add New Card** EBizCharge form will appear.
 5. Enter the required card information and make sure all details are accurate. The **CVV/Security Code** must be entered when processing the payment. This information should be obtained from the customer.
 6. Review the **Amount Tendered** and make sure the payment amount is correct.
 7. Click **Authorized Card and Apply Payment** to authorize the card and apply the payment to the invoice.
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Understanding Payment Results

After **Authorized Card and Apply Payment** is selected, the system will process the credit card transaction and display the payment result. Review the result to confirm whether the payment was successfully authorized and applied to the invoice.

Customer Payment Experience

How to Generate an Email Pay / Payment Link

The **Email Pay** option allows you to send the customer a secure payment link where they can complete the invoice payment using a saved card or a new card.

1. On the **Invoice** screen, click **Payment Info**.
2. Click **Receive/Edit Payments**. The **Payments** window will appear.
3. Under **Payment Method**, select **Email Pay**.
4. Verify the customer's email address. The system will usually populate the customer's primary email address saved on file. Update the email address if the customer provides a different one.
5. Click **Pay via Email**. A confirmation message will appear indicating that the payment link has been sent.
6. Have the customer check their email for the payment link.
7. In the email, the customer should click the **Click to Pay** button.
8. A secure payment form will open in a new tab. The customer can select a saved card or enter a new card. The **CVV/Security Code** is required.
9. Once the card is selected or entered, the customer clicks **Pay Now** to complete the invoice payment.

How to Sync Email Pay Payments with 1place

Payments completed through **Email Pay** are not automatically synchronized with the invoice in 1place. The e-payment must be fetched from EBizCharge before it is reflected in 1place.

There are two ways to fetch e-payments:

Fetch E-Payments When Opening an Invoice

When an **Invoice** is opened, 1place automatically fetches available e-payments from EBizCharge.

Manually Fetch E-Payments

1. Go to **Sales > Integrations > EBizCharge (Credit Card)**.
2. Select **General Settings**.
3. Locate the **Fetch E-Payments** button below the **Password** field.
4. Click **Fetch E-Payments** to retrieve available e-payments.

How to Automatically Fetch E-Payments

An **Automated Job** can be configured in 1place to automatically fetch e-payments at a set interval. This eliminates the need to manually fetch e-payments.

For example, an Automated Job can be configured to **Fetch E-Payments every 30 minutes**.

This allows Email Pay transactions to be regularly retrieved from EBizCharge and synchronized with 1place.

How Customers Pay Through the Customer Portal

Customers can also pay for their orders using a credit card through the **Customer Portal**.

1. After adding items to the cart, click **Proceed to Checkout**.
 2. On the **Secure Checkout** screen, under **Paying With**, select **Pay with Credit Card**.
 3. Select a card from the **Cards on File** dropdown, or click **Add New Card** to enter a new card.
 4. Review the card information and make sure all details are accurate. The **CVV/Security Code** must be entered when processing the payment.
 5. Click **Submit Order & Pay** to complete the order and payment.
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Understanding the Customer's Payment Experience

Customers can complete credit card payments through either an **Email Pay payment link** or the **Customer Portal**. In both methods, customers can use a saved card or enter a new card, with the **CVV/Security Code** required to complete the payment.

Managing Transactions

How to View Credit Card Transaction History

To view the history of credit card transactions:

1. Go to **Sales > Integrations > EBizCharge (Credit Card) > All Transaction History**.
2. Select the **From** and **To** dates to specify the transaction date range.
3. Click **Get Transaction** to display the transactions within the selected date range.

General SettingsAll Transaction HistoryEmail Payment History											
From :		01/03/2026		To :		01/09/2026		Get Transaction			
Invoice #	Transaction date	Customer #	Result	Auth Amount	Remaining Balance	Reference #	Card Code Result	Batch Reference	Batch #	AVS Result	Status
	8/26/2026 11:...		Approved	\$665.12	\$0.00	3237509517	No Match	500665	19	Address: Match & 5 Digi...	Pending
	8/26/2026 11:...		Approved	\$665.12	\$0.00	3237509475	Not Processed	500665	19	Address: Match & 5 Digi...	Pending
	8/26/2026 10:...		Approved	\$111.00	\$0.00	3237507693	Not Processed	500665	19	Address: Match & 5 Digi...	Pending
	8/26/2026 10:...		Approved	\$22.00	\$0.00	3237507640	Not Processed	500665	19	Address: Match & 5 Digi...	Pending
	8/26/2026 10:...		Approved	\$22.00	\$0.00	3237507597	Not Processed	500665	19	Address: Match & 5 Digi...	Pending
S260817-0001	8/26/2026 6:5...	C000211	Approved	\$480.00	\$0.00	3237288714	No Match	500665	19	Address: Match & 5 Digi...	Pending
	8/26/2026 6:4...	0		\$480.00	\$0.00	3237288654		0	0		Pending
S260817-0001	8/26/2026 6:4...	C000211	Approved	\$480.00	\$0.00	3237288654	No Match	500665	19	Address: Match & 5 Digi...	Pending
	8/26/2026 2:5...		Approved	\$112.00	\$0.00	3237382638	Not Processed	500665	19	Address: Match & 5 Digi...	Pending
	8/26/2026 2:4...		Approved	\$112.00	\$0.00	3237382431	No Match	500665	19	Address: Match & 5 Digi...	Pending
	8/26/2026 2:4...		Approved	\$114.00	\$0.00	3237382410	Not Processed	500665	19	Address: Match & 5 Digi...	Pending
	8/26/2026 2:4...		Approved	\$22.00	\$0.00	3237382353	No Match	500665	19	Address: Match & 5 Digi...	Pending
S260817-0001	8/26/2026 2:1...	C000211	Approved	\$15.00	\$0.00	3237381924	No Match	500665	19	Address: Match & 5 Digi...	Pending
S260817-0001	8/26/2026 2:0...	C000211	Approved	\$11.00	\$0.00	3237381876	No Match	500665	19	Address: Match & 5 Digi...	Pending
S260817-0001	8/26/2026 2:0...	C000211	Approved	\$10.00	\$0.00	3237381861	No Match	500665	19	Address: Match & 5 Digi...	Pending
S260817-0001	8/26/2026 2:0...	C000211	Approved	\$12.00	\$0.00	3237381825	No Match	500665	19	Address: Match & 5 Digi...	Pending
	8/26/2026 2:0...	0		\$480.00	\$0.00	3237379932		0	0		Pending
	8/26/2026 10:...	0		\$480.00	\$0.00	3237288714		0	0		Pending
S260817-0001	8/26/2026 1:1...	C000211	Approved	\$480.00	\$0.00	3237379932	No Match	500665	19	Address: Match & 5 Digi...	Pending
IAH260825-0001	8/25/2026 11:...	C000211	Approved	\$763.76	\$0.00	3237206439	No Match	500665	19	Address: Match & 5 Digi...	Pending
I241028-0001	8/21/2026 10:...	1121	Approved	\$12.00	\$0.00	3236923719	Match	500665	19	Global Non-AVS particip...	Pending
S260714-0009	7/14/2026 7:2...	2112		\$583.00	\$0.00	3232384278					
	7/14/2026 4:0...	0		\$200.00	\$0.00	3232375110		0	0		Pending
S260714-0007	7/14/2026 3:5...	2112	Approved	\$200.00	\$0.00	3232375110	Match	574995	17	Address: Match & 5 Digi...	Pending
S260714-0006	7/14/2026 3:4...	2112	Approved	\$216.50	\$0.00	3232375035	Match	574995	17	Address: Match & 5 Digi...	Pending
S260714-0006	7/14/2026 3:4...	2112	Approved	\$150.00	\$0.00	3232375023	Match	574995	17	Address: Match & 5 Digi...	Pending
S260714-0004	7/14/2026 3:3...	2112	Approved	\$645.24	\$0.00	3232374885	Match	574995	17	Address: No Match & 9 ...	Pending
S260714-0003	7/14/2026 3:1...	2112	Approved	\$495.50	\$0.00	3232373445	Match	574995	17	Address: Match & 5 Digi...	Pending
S260714-0003	7/14/2026 3:0...	2112	Approved	\$500.00	\$0.00	3232373310	Match	574995	17	Address: Match & 5 Digi...	Pending

The transaction history displays the following information:

- **Invoice #** - The invoice associated with the transaction.
- **Transaction Date** - The date and time the transaction was processed.
- **Customer #** - The customer associated with the transaction.
- **Result** - The result of the transaction, such as **Approved**.
- **Auth Amount** - The amount authorized for the transaction.
- **Remaining Balance** - The remaining balance associated with the transaction.
- **Reference #** - The reference number assigned to the transaction.
- **Card Code Result** - The result of the card security code verification.
- **Batch Reference** - The batch reference associated with the transaction.
- **Batch #** - The batch number associated with the transaction.
- **AVS Result** - The result of the Address Verification System (AVS) check.
- **Status** - The current status of the transaction.

How to Refund a Credit Card Payment

Credit card payments can be refunded directly from the invoice where the payment was applied.

1. Open the **Invoice**.
 2. Click **Receive/Edit Payments**.
 3. At the bottom of the **Payments** window, locate the list of payments made on the invoice.
 4. Under **Action**, click the **Refund** button (reverse icon) for the payment you want to refund.
 5. Complete the payment details:
 - Select the **Payment Method** to be used for the refund from the dropdown.
 - Confirm the **Payment Date**.
 6. Click **Apply Payment**.
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Understanding Credit Card Transaction Statuses

The **Status** column in **All Transaction History** shows the current processing status of each credit card transaction. Understanding these statuses helps you determine whether a payment is still being processed, has been completed, or has been returned.

Approved

Approved indicates that the credit card transaction was authorized by the card issuer. The authorization confirms that the transaction was accepted for processing. An approved transaction may still go through additional processing before it is fully settled.

Pending

Pending indicates that the transaction has been authorized but has not yet been fully processed or finalized. Pending transactions are awaiting final processing and may remain in this status temporarily.

For example, **All Transaction History** may show:

- **Result:** Approved
- **Status:** Pending

This means the transaction was successfully authorized, but its processing has not yet been finalized.

Declined

Declined indicates that the card issuer did not approve the transaction. A transaction may be declined for reasons such as insufficient available funds, an exceeded credit limit, an expired card, or other restrictions on the card or

transaction.

Settled

Settled indicates that the transaction has completed processing and has been settled.

Returned

Returned indicates that the transaction has been returned.

Refunded

Refunded indicates that a previously processed credit card payment has been returned to the customer's card.

Understanding Result vs. Status

The **Result** and **Status** columns provide different information:

- **Result** - Shows the response received when the credit card transaction was processed, such as **Approved** or **Error**.
- **Status** - Shows the transaction's current processing state, such as **Pending**, **Settled**, or **Returned**.

For example, a transaction may have a **Result of Approved** while its **Status is Pending**. This means the transaction was approved but is still completing its processing cycle. EBizCharge's documentation confirms that **Result** and **Status** are separate transaction properties, with Status values of **Settled**, **Pending**, and **Returned**.

Resources

EBizCharge Cloud Virtual Terminal

The **EBizCharge Cloud Virtual Terminal** is a web-based platform, so no software installation is required. Users access it through the EBizCharge Cloud Virtual Terminal login page.

[EBizCharge Cloud Virtual Terminal](#)

EBizCharge provides each user with their login credentials by email when the user account is created. The first-time activation link is valid for **24 hours**, so users should complete their account activation promptly.

The Cloud Virtual Terminal can be used for:

- Reporting
- Viewing transaction history
- Standalone payment acceptance

EBizCharge notes that transaction history and reports can display transactions from all sources when the appropriate **Show all users transaction history** setting is enabled.

EBizCharge User Access

If additional team members need access to the EBizCharge Cloud Virtual Terminal, an **EBizCharge user creation form** can be completed and submitted to EBizCharge so the users can be created.

The form can also be used to identify:

- **Authorized Contacts** who can work directly with EBizCharge Support
- **Cloud Virtual Terminal Users**
- **Administrative Portal Users**

EBizCharge Administrative Portal

The **EBizCharge Administrative Portal** is used for administrative functions related to the online customer payment portal, including management of templates used for:

- **Email Pay**
- **Customer Portal**
- **Request Payment Method**

It also includes notification settings related to making invoices available for customers to pay online.

Transaction Security Settings

EBizCharge provides transaction security settings for different types of payment transactions.

According to the implementation information provided by EBizCharge:

- Cardholder-initiated payments, including **Email Pay**, **Customer Payment Portal**, and eCommerce transactions, are configured by default to require the cardholder's **street address, ZIP code, and security code** to match the card information.
- Payments entered directly by the organization are configured by default to display a warning regarding the billing address response, but the address match is not currently required for the transaction to process.
- These settings and additional transaction security tools can be adjusted by submitting a written request to EBizCharge.
- Requests to change these settings must come from either the **primary contact on the merchant account** or the person who signed the **Merchant Processing Agreement**.

EBizCharge also notes that merchants remain responsible for managing the risk associated with card payments, including potential chargebacks or disputes.

How to Set Up EBizCharge Users/Access (on EBizCharge)

EBizCharge provides different types of user access for account support, transaction processing, reporting, and administration. Set up the appropriate users based on the access they need.

Authorized Contact Persons

Authorized contacts are personnel who are permitted to contact **EBizCharge Support** for assistance with matters such as account access, transactions, or user access.

Provide EBizCharge with the following information for each authorized contact:

- **First Name**
- **Last Name**
- **Email Contact**
- **Phone Contact**
- **Department/Position**
- **Merchant Account Name**

Anyone who is not listed as an authorized contact must be authorized by an existing authorized contact before EBizCharge can assist with transaction or user-access matters.

EBizCharge Cloud VT Users

Cloud VT is used for reporting and standalone transaction needs. Users can be created with different permission levels based on their responsibilities.

When requesting a Cloud VT user, provide:

- **First Name**
- **Last Name**
- **Email**
- **Permission Level**
- **Department***(optional)*
- **Desired Username**
- **Merchant Account Name**

The available permission levels are:

- **Sales (S)** – User may make charges to customer credit cards.
- **Void (V)** – User may void charges made through the POS system.
- **Credits (C)** – User may issue refunds to customer credit cards.
- **Authorization Only (AO)** – User may authorize a card for capture at a later time.
- **Capture (CA)** – User may capture authorizations made with Auth-Only.
- **Reports Only (RO)** – User has no credit card permissions and can only view, print, and email receipts.
- **Admin (A)** – User has access to all options.

Username requirements: Usernames must be at least **7 characters** long and contain only letters and numbers. Leave the username blank when an operator-generated username is preferred.

A first-time login email is sent to each newly created user. The first-time access link expires after **24 hours**.

Admin Portal Users

The **Admin Portal** is used to manage the administrative side of the online customer payment portal.

Admin Portal: connect.ebizcharge.net/portaladmin

Admin Portal access can be used to manage templates for:

- **Email Pay**
- **Customer Portal**
- **Request Payment Method**

It also provides notification settings related to making invoices available for customers to pay online.

When requesting an Admin Portal user, provide:

- **First Name**
- **Last Name**
- **Email**
- **Department***(optional)*
- **Desired Username**
- **Merchant Account Name**

Test Credit Card Numbers

The following list of test credit card numbers maybe used either on the Test Account or in Test Mode. The use of live credit card information in a test environment is strongly discourage. It is recommended that the card numbers on this page be used instead.

For more information on the response codes and their meanings see:

AVS Response Codes

CVV2 Response Codes

CAVV Response Codes

Card Level Codes

Please note that while the sandbox test platform does its best to simulate what you will see in production, there may be subtle differences depending on the platform being used. At this time we are only simulating the FDMS Nashville responses on the sandbox server.

AVS Responses

Card Number	Expiration	CCV2 Code	AVS Response	CVV2 Response	CAVV Response	Card Level
4000100011112224	0930	123	YYY	M		A
4000100111112223	0930	321	YYX	M		A
4000100211112222	0930	999	NYZ	M		A
4000100311112221	0930	999	NYW	M		A
4000100411112220	0930	999	YNA	M		A

Card Number	Expiration	CCV2 Code	AVS Response	CVV2 Response	CAVV Response	Card Level
4000100511112229	0930	999	NNN	M		A
4000100611112228	0930	999	XXW	M		A
4000100711112227	0930	999	XXU	M		A
4000100811112226	0930	999	XXR	M		A
4000100911112225	0930	999	XXS	M		A
4000101011112222	0930	999	XXE	M		A
4000101111112221	0930	999	XXG	M		A
4000101211112220	0930	999	YYG	M		A
4000101311112229	0930	999	GGG	M		A
4000101411112228	0930	999	YGG	M		A
4000101511112227	0930	999	NN	M		A
4000101611112226	0930	999	N/A	M		A

CVV2 Responses

Card Number	Expiration	CVV2 Code	AVS Response	CVV2 Response	CAVV Response	Card Level
4000200011112222	0930	any	YYY	M		A
4000200111112221	0930	any	YYY	N		A
4000200211112220	0930	any	YYY	P		A
4000200311112229	0930	any	YYY	S		A
4000200411112228	0930	any	YYY	U		A
4000200511112227	0930	any	YYY	X		A
5555444433332226	0930	any	YYY	M		
5555444433332234	0930	any	YYY	N		
5555444433332242	0930	any	YYY	P		
5555444433332259	0930	any	YYY	S		
5555444433332267	0930	any	YYY	U		
5555444433332275	0930	any	YYY	X		
371122223332225	0930	any	YYY	M		
371122223332233	0930	any	YYY	n/a		
371122223332241	0930	any	CVV2 No Match (Decline)			
601122223332224	0930	any	YYY	M		
601122223332232	0930	any	YYY	N		
601122223332240	0930	any	YYY	P		
601122223332257	0930	any	YYY	S		
601122223332265	0930	any	YYY	U		
601122223332273	0930	any	YYY	X		

CAVV Responses

Card Number	Expiration	CVV2 Code	AVS Response	CVV2 Response	CAVV Response	Card Level
4000600011112223	0930	999	YYY	M	1	A
4000600111112222	0930	999	YYY	M	2	A
4000600211112221	0930	999	YYY	M	3	A
4000600311112220	0930	999	YYY	M	4	A
4000600411112229	0930	999	YYY	M	6	A
4000600511112228	0930	999	YYY	M	7	A
4000600611112227	0930	999	YYY	M	8	A
4000600711112226	0930	999	YYY	M	9	A
4000600811112225	0930	999	YYY	M	A	A
4000600911112224	0930	999	YYY	M	B	A
4000601011112221	0930	999	YYY	M	C	A
4000601111112220	0930	999	YYY	M	D	A

Card Level Responses

Card Number	Expiration	CVV2 Code	AVS Response	CVV2 Response	CAVV Response	Card Level
4000700011112221	0930	999	YYY	M	A	
4000700111112220	0930	999	YYY	M	B	
4000700211112229	0930	999	YYY	M	C	
4000700311112228	0930	999	YYY	M	D	
4000700411112227	0930	999	YYY	M	G	
4000700511112226	0930	999	YYY	M	H	
4000700611112225	0930	999	YYY	M	I	
4000700711112224	0930	999	YYY	M	K	
4000700811112223	0930	999	YYY	M	S	
4000700911112222	0930	999	YYY	M	U	
4000701011112229	0930	999	YYY	M	G1	
4000701111112228	0930	999	YYY	M	G2	
4000701211112227	0930	999	YYY	M	J1	
4000701311112226	0930	999	YYY	M	J2	
4000701411112225	0930	999	YYY	M	J3	
4000701511112224	0930	999	YYY	M	J4	
4000701611112223	0930	999	YYY	M	K1	
4000701711112222	0930	999	YYY	M	S1	

Card Number	Expiration	CVV2 Code	AVS Response	CVV2 Response	CAVV Response	Card Level
4000701811112221	0930	999	YYY	M	S2	
4000701911112220	0930	999	YYY	M	S3	

Decline Responses

Card Number	Expiration	CVV2 Code	Decline Code	Message
4000300011112220	0930	999	•	Declined
4000300001112222	0930	999	04	Pickup Card
4000300211112228	0930	999	05	Do not Honor
4000300311112227	0930	999	12	Invalid Transaction
4000300411112226	0922	999	15	Invalid Issuer
4000300511112225	0930	999	25	Unable to locate Record
4000300611112224	0930	999	51	Insufficient funds
4000300711112223	0930	999	55	Invalid Pin
4000300811112222	0930	999	57	Transaction Not Permitted
4000300911112221	0930	999	62	Restricted Card
4000301011112228	0930	999	65	Excess withdrawal count
4000301111112227	0930	999	75	Allowable number of pin tries exceeded
4000301211112226	0930	999	78	No checking account
4000301311112225	0930	999	97	Declined for CVV failure

Fraud Profiler Response

Card Number	Expiration	Profiler Response
4000301411112224	0930	review
4000301511112223	0930	reject

Referral Response

Card Number	Expiration	CVV2 Code	AVS Response	CVV2 Response	CAVV Response	Card Level
4000300111112229	0930	999	•	•		

Slow Processing Cards

Card Number	Expiration	Processing Time
4000000011112226	0930	5s
4000000011112234	0930	15s
4000000011112242	0930	30s
4000000011112259	0930	45s
4000000011112267	0930	60s
