# 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 E**BizCharge 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.

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# 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, 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.

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# How to Set Up the EBizCharge Integration in 1place

## 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.

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# 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**.

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## 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.

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# 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**.

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# 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.

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# 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.

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## 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.

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# Managing Transactions

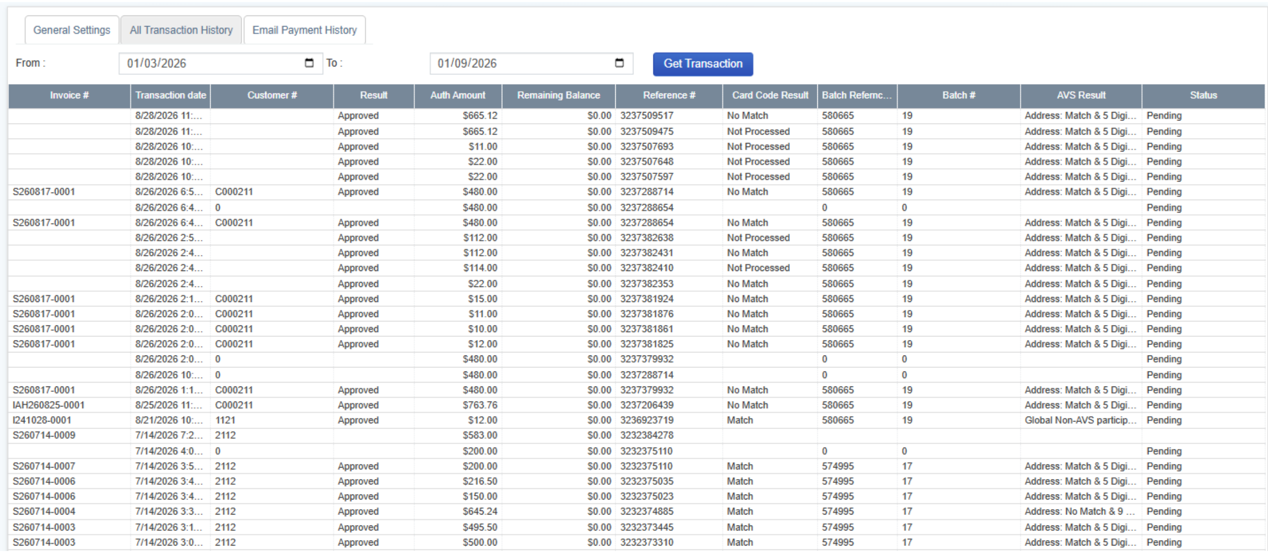
## How to View Credit Card Transaction History

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 Settings | All Transaction History | Email 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 Refernc... | Batch # | AVS Result | Status |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | 8/28/2026 11:... | | Approved | $665.12 | $0.00 | 3237509517 | No Match | 580665 | 19 | Address: Match & 5 Digi... | Pending |
| | 8/28/2026 11:... | | Approved | $665.12 | $0.00 | 3237509475 | Not Processed | 580665 | 19 | Address: Match & 5 Digi... | Pending |
| | 8/28/2026 10:... | | Approved | $11.00 | $0.00 | 3237507693 | Not Processed | 580665 | 19 | Address: Match & 5 Digi... | Pending |
| | 8/28/2026 10:... | | Approved | $22.00 | $0.00 | 3237507648 | Not Processed | 580665 | 19 | Address: Match & 5 Digi... | Pending |
| | 8/28/2026 10:... | | Approved | $22.00 | $0.00 | 3237507597 | Not Processed | 580665 | 19 | Address: Match & 5 Digi... | Pending |
| S260817-0001 | 8/26/2026 6:5... | C000211 | Approved | $480.00 | $0.00 | 3237288714 | No Match | 580665 | 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 | 580665 | 19 | Address: Match & 5 Digi... | Pending |
| | 8/26/2026 2:5... | | Approved | $112.00 | $0.00 | 3237382638 | Not Processed | 580665 | 19 | Address: Match & 5 Digi... | Pending |
| | 8/26/2026 2:4... | | Approved | $112.00 | $0.00 | 3237382431 | No Match | 580665 | 19 | Address: Match & 5 Digi... | Pending |
| | 8/26/2026 2:4... | | Approved | $114.00 | $0.00 | 3237382410 | Not Processed | 580665 | 19 | Address: Match & 5 Digi... | Pending |
| | 8/26/2026 2:4... | | Approved | $22.00 | $0.00 | 3237382353 | No Match | 580665 | 19 | Address: Match & 5 Digi... | Pending |
| S260817-0001 | 8/26/2026 2:1... | C000211 | Approved | $15.00 | $0.00 | 3237381924 | No Match | 580665 | 19 | Address: Match & 5 Digi... | Pending |
| S260817-0001 | 8/26/2026 2:0... | C000211 | Approved | $11.00 | $0.00 | 3237381876 | No Match | 580665 | 19 | Address: Match & 5 Digi... | Pending |
| S260817-0001 | 8/26/2026 2:0... | C000211 | Approved | $10.00 | $0.00 | 3237381861 | No Match | 580665 | 19 | Address: Match & 5 Digi... | Pending |
| S260817-0001 | 8/26/2026 2:0... | C000211 | Approved | $12.00 | $0.00 | 3237381825 | No Match | 580665 | 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 | 580665 | 19 | Address: Match & 5 Digi... | Pending |
| IAH260825-0001 | 8/25/2026 11:... | C000211 | Approved | $763.76 | $0.00 | 3237206439 | No Match | 580665 | 19 | Address: Match & 5 Digi... | Pending |
| I241028-0001 | 8/21/2026 10:... | 1121 | Approved | $12.00 | $0.00 | 3236923719 | Match | 580665 | 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.

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# 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**.

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# Resources

## 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 |
| 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) | | | |
| 6011222233332224 | 0930 | any | YYY | M | | |
| 6011222233332232 | 0930 | any | YYY | N | | |
| 6011222233332240 | 0930 | any | YYY | P | | |
| 6011222233332257 | 0930 | any | YYY | S | | |
| 6011222233332265 | 0930 | any | YYY | U | | |
| 6011222233332273 | 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 | |
| 4000701811112221 | 0930 | 999 | YYY | M | S2 | |
| 4000701911112220 | 0930 | 999 | YYY | M | S3 | |

## Decline Responses

| Card Number | Expiration | CVV2 Code | Decline Code | Message |
|---|---|---|---|---|

| 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 |