

## SIMULATOR CREDIT CARD RESPONSE CODES

The cent value of the transaction is what determines the response code in the testing environment. For example, a transaction made for an amount of \$5.00 OR \$1.00 will be approved. The response code returned for an amount other than those listed here is not predictable.

Transactions from \$0.00 to \$9.99 use the following cent value table:  
**VISA Cards**

Simulator Amount	Response Code	Description
0.00	"00/027"	Approved
0.08	"08/004"	Approved/Tran approved with ID
0.11	"11/028"	Approved/VIP
0.23	"01/027"	Approved/ without balance
0.70	"00/027"	Approved
0.80	"01/027"	Approved
0.81	"01/027"	Approved
0.82	"01/027"	Approved
0.83	"01/027"	Approved
0.84	"01/027"	Approved
0.01	"61/483"	Call For Auth
0.02	"02/484"	Call for Auth/ Refer - Issue call
0.03	"03/476"	Declined/Merchant not on file
0.04	"04/479"	Hold Card/Call/Capture
0.05	"05/481"	Declined
0.06	"06/050"	Declined
0.07	"07/480"	Hold Card/Call/Capture
0.09	"09/078"	Declined System problem/Retry/Duplicate transaction
0.10	68/810	System error please retry
0.12	"12/476"	Declined/Invalid transaction
0.13	"13/476"	Declined/Invalid advice amount
0.14	"14/477"	Call For Auth/Ineligible account
0.15	"15/476"	Declined/Invalid destination
0.19	"19/476"	Declined/Unable to authorize
0.20	"81/486"	Declined/ nable to authorize
0.21	"83/074"	Declined System Problem /Retry/Unable to authorize
0.22	"84/050"	Declined – error 050
0.24	"91/476"	Declined/Unable to process
0.41	"41/478"	Hold Card /Call/Capture
0.43	"43/480"	Hold Card/Call /Capture; CAF status 3
0.51	"51/481"	Declined/Low funds
0.54	"54/482"	Declined/Expired card
0.57	"57/481"	Declined/Invalid transaction
0.58	"58/481"	Declined/Invalid transaction
0.61	"61/483"	Ca;; For Auth/Over daily limit

## SIMULATOR CREDIT CARD RESPONSE CODES

Simulator Amount	Response Code	Description
0.62	"62/481"	Declined/Restricted
0.63	"63/074"	Declined Cannot Process/Retry/Unable to authorize
0.65	"65/481"	Declined/Number times used
0.68	"68/113"	System Timeout
0.70	"00/027"	Approved
0.91	"01/027"	Approved - 5 second delay
0.92	"01/027"	Approved - 10 second delay
0.93	"01/027"	Approved - 15 second delay
0.94	"01/027"	Approved - 20 second delay
0.95	"01/027"	Approved - 25 second delay
0.96	"01/027"	Approved - 30 second delay
0.97	"01/027"	Approved - 35 second delay
0.98	"01/027"	Approved - 40 second delay

## MASTERCARD and DINERS Cards

Simulator Amount	Response Code	Description
0.00	"00/027"	Approved
0.08	"08/004"	Approved/Tran approved with ID
0.10	"10/001"	Approved/ without balance
0.11	"11/028"	Approved/VIP
0.23	"85/027"	Approved/ without balance
0.80	"01/027"	Approved
0.81	"01/027"	Approved
0.82	"01/027"	Approved
0.83	"01/027"	Approved
0.84	"01/027"	Approved
0.01	"61/483"	Call For Auth
0.02	"02/484"	Call for Auth/ Refer - Issue call
0.03	"03/476"	Declined/Merchant not on file
0.04	"04/479"	Hold Card/Call/Capture
0.05	"05/481"	Declined
0.06	"06/050"	Declined
0.07	"07/480"	Hold Card/Call/Capture
0.09	"09/078"	Declined System problem/Retry/Duplicate transaction
0.12	"12/476"	Declined/Invalid transaction
0.13	"13/476"	Declined/Invalid advice amount
0.14	"14/477"	Call For Auth/Ineligible account
0.15	"15/476"	Declined/Invalid destination
0.20	"81/486"	Declined/ nable to authorize

## SIMULATOR CREDIT CARD RESPONSE CODES

Simulator Amount	Response Code	Description
0.21	"83/074"	Declined System Problem /Retry/Unable to authorize
0.22	"84/050"	Declined – error 050
0.24	"91/476"	Declined/Unable to process
0.41	"41/478"	Hold Card /Call/Capture
0.43	"43/480"	Hold Card/Call /Capture; CAF status 3
0.51	"51/481"	Declined/Low funds
0.54	"54/482"	Declined/Expired card
0.57	"57/481"	Declined/Invalid transaction
0.58	"58/481"	Declined/Invalid transaction
0.61	"61/483"	Ca;; For Auth/Over daily limit
0.62	"62/481"	Declined/Restricted
0.63	"63/074"	Declined Cannot Process/Retry/Unable to authorize
0.65	"65/481"	Declined/Number times used
0.68	"68/113"	System Timeout
0.91	"01/027"	Approved - 5 second delay
0.92	"01/027"	Approved - 10 second delay
0.93	"01/027"	Approved - 15 second delay
0.94	"01/027"	Declined - System problem
0.95	"60/100"	Declined - System problem
0.96	"60/100"	Declined - System problem
0.97	"60/100"	Declined - System problem
0.98	"60/100"	Declined - System problem

### AMEX Cards

AMOUNT	RESPONSE CODE	DESCRIPTION
.00	025	APPROVED
.37	025	APPROVED / APPROVAL
.70	025	APPROVED
.02	100	DECLINED SYSTEM PROBLEM / DENIAL 11
.07	427	DECLINED / INVALID MERCHANT
.09	429	DECLINED / ACCOUNT ERROR - RETRY
.10	430	DECLINED / EXPIRED CARD
.30	441	DECLINED / AMOUNT ERROR - RETRY
.50	438	DECLINED / CALL AMEX

## SIMULATOR CREDIT CARD RESPONSE CODES

Above \$11, the following rules apply for VISA Cards:

Simulator Amount	Response Code		Description	
\$11.00 to \$49.99	01/"027"	Approved		
\$50.00 to \$60.00	41/"478"	Declined		
\$60.01 to \$119.99	01/"027"	Approved		
\$120.00 to \$130.00	54/"482"	Declined		
\$130.01 and above	01/"027"	Approved		

Transactions performed with following VISA card numbers will always be approved:

4502285070000007  
 4924190000003750  
 4551210032790206  
 4924190000000145  
 4524000000015080



The simulator is not designed for load testing. Moneris Solutions asks that no excessive transaction volume be sent to the simulator. Should you wish to test all the penny values listed, we recommend placing at least a two second pause between each transaction request.



These responses may change without notice. Moneris Solutions recommends you regularly refer to our website, <https://www3.moneris.com/connect/en/documents/index.html>, to check for possible changes.