

Test Google Pay

The following card numbers can be used for testing Google Pay transactions in the test environment.

These cards are intended only for test purposes and simulate different authentication and authorization scenarios when used via Google Pay.

Card number	Brand	Expected result
4000 0128 9268 8323	Visa	3-D Secure challenge – successful
5232 1251 2540 1459	Mastercard	3-D Secure challenge – successful
4000 0199 6619 9434	Visa	Frictionless flow – successful
5232 1227 4150 7017	Mastercard	Authorization – failed
3714 4963 5398 431	American Express	3-D Secure challenge – successful

Notes:

- When the merchant test account is activated for Google Pay, these test cards are typically available in the Google Pay payment sheet for testing purposes.
- Visibility and availability depend on the Google Pay test environment and merchant configuration.
- These cards must be used via Google Pay; behavior may differ if used as regular card payments.
- The actual authentication flow (challenge or frictionless) depends on the test scenario simulated by the card number.
- No real transactions are processed.