Payment-data AI input cases

Payment-security teams, PCI programme owners and service-desk leads

Read the complete guide on aona.ai

A full card number and a CVV are not the same data category. PCI DSS treats the PAN as cardholder data and CVVs as sensitive authentication data. For ordinary merchant use, do not put CVVs into retained AI prompts or files after authorisation. Review any card-data processing path and service scope before use.

Classify the synthetic payment patterns, then compare the intended handling with an actual authorised control observation.

Stripe's published test number plus invented supporting values. No live cardholder, payment, PCI assessment or product test result is represented.

Your review

Reviewer: ______________________ Date: ______________________

Organisation or team: ____

☐ **Classify every payment field**

Separate PAN/cardholder data from CVV, track and PIN information; check attachments as well as the prompt.

☐ **Remove unnecessary account data**

Use a generic error, invented example or approved reference when the task does not need payment credentials.

☐ **Review the full service path**

Ask the responsible PCI owner about processing, retention, recipients and assessment scope before using real account data.

Checked items record your review, not a compliance approval or an installed-product test result.

Notes and next actions

Decision and scope: ____

Evidence to collect: ____

Owner and next review date: ____

Review matrix

Input case	Data distinction	Action for this exercise
4242 4242 4242 4242; Ada Example; 12/34	Published test PAN with invented associated fields, representing cardholder-data structure.	Check the proposed PAN policy on the selected input path; no observed result is asserted.

Input case	Data distinction	Action for this exercise
Test verification code 123, after a fictional purchase	Synthetic representation of sensitive authentication data.	Expected merchant policy: do not retain the code in an AI support record after authorisation.
Test verification code 123 without a PAN	A code's category does not depend on a PAN being in the same text.	Check the scoped policy and context; do not treat the separated code as harmless by assumption.
Displayed card **** **** **** 4242	A masked display does not establish the underlying transmitted value.	Inspect the actual payload and retained content in the authorised test.
"Explain a generic payment error."	No account or authentication details are required.	Use as the reduced-context comparison case.

Keep the distinction visible

- **Test PAN pattern:** 4242 4242 4242 4242

Stripe-published nonproduction card number.

- **Test CVV pattern:** 123

Invented verification value for the exercise.

- **Reduced context:** A generic payment question

No payment credentials required.

Synthetic pattern fixture

Source of test PAN: https://docs.stripe.com/testing
Nonproduction test PAN: 4242 4242 4242 4242
Invented name: Ada Example
Future test expiry: 12/34
Invented test verification code: 123

Comparison prompts

A: "Explain a generic payment-declined response without using account details."
B: "This entirely synthetic payment support note contains test PAN 4242 4242 4242 4242, expiry 12/34 and test verification code 123 after a fictional completed transaction. Summarise the problem."
C: "The test verification code is 123."

Use only within an authorised synthetic data-control evaluation. Do not submit a payment. Record the selected application, input path and actual outcome; results are not run in this document.

Practice files

The complete download pack includes these original working files. Keep their original formats when running or inspecting the examples.

- [PCI synthetic input patterns (pci-synthetic-input-patterns.txt)]

SYNTHETIC NONPRODUCTION INPUT PATTERNS
Source: https://docs.stripe.com/testing

Checked: 2026-09-21

PAN: 4242 4242 4242 4242
Name: Ada Example
Expiry: 12/34
Test verification code: 123

Reduced-context comparison: Explain a generic payment-declined response without account details.

No live account or payment is represented. No product control test was run. Use only in an authorised synthetic input-control evaluation.

Sources and scope

Sources checked 2026-09-21. Review the current requirements and your actual agreement before using this workbook for a real decision. General information, not professional approval or a completed control test. It does not confer PCI compliance, replace an assessor or determine the full cardholder-data environment.

PCI SSC: Payment security glossary. Definitions of account data, cardholder data, PAN, sensitive authentication data and the cardholder-data environment.

PCI SSC: Can card verification codes be stored?. CVV storage after authorisation, encryption and customer-permission limits, and the issuer/issuing-service exception.

Stripe: Test card numbers. The 4242 4242 4242 4242 nonproduction test card pattern, future test expiry and test CVC guidance; not evidence of Aona detection or a live payment account.