Attn: Canadian Acquirers

Subject: Issuer simulator setup for Flash test cards

The Interac Flash test cards are dual interface.

When using the contact interface in Acquirer test environment, Issuer simulator must be configured **to return value 88 40 in ARPCrc response** (ARPCrc byte 1 bits 6-3 should be set to zero). Unless issuer simulator returns this value, **contact transaction will block the card**, as typically simulators send 30 30 in response

PLEASE DO NOT SEND 30 30 for a Flash card!!!

Recommended value for ARPCrc for contact transactions: 88 40

Below extract from **DI ICC Specification**, explaining the meaning of the ARPCrc values.

4.5.2.4.2.3 Issuer **Response Code and Issuer ARPC Response Code**

In Authorization Response message, the Issuer will transmit its decision to the terminal using ISO 8583 DE39 (or equivalent).

The Issuer will also generate an ARPC Response Code (ARPC-RC) that will be transmitted to the card as part of Issuer Authentication Data (tag 91 - IAD).

Interac Application Issuer Authentication Data (IAD) is defined by:

IAD: = ARPC || ARPC-RC where ARPC-RC is the ARPC Response Code.

Once ARPC is validated by the application, the application must check the Issuer decision in DE39 (Tag 8A) and then check ARPC-RC, as follows:

- If transaction is approved by the Issuer and card responds with TC, application performs processing according to settings in ARPC-RC and resets all counters, if ARPC-RC Byte 2 bits 8-7 is '01'
- If transaction is approved by the Issuer and card responds with TC, application performs processing according to settings in ARPC-RC and set offline counters to upper offline limits, if ARPC-RC Byte 2 bits 8-7 is '11'
- Else, application performs processing according to settings in ARPC-RC, as described below in this section

ARPC Response Code (ARPC-RC) is 2 bytes long and must be coded as per hereafter table:

Byte 1								Meaning

b8	b7	b6	b5	b4	b3	b2	b1	
1								Issuer Approves Online Transaction
	x							RFU
		1						Application Block
			1					Contactless Application Block
				1				Contactless Application unblock
					1			Card Block
						x		RFU
							x	RFU

Byte 2								Meaning

b8	b7	b6	b5	b4	b3	b2	b1	
x	x							Update Counters
0	0							Do not Reset Offline Counters
0	1							Reset Offline Counters
1	1							Set Offline Counters to Upper Offline Limits
1	0							RFU
		x						RFU
			1					Update PIN Try Counter
				x	x	x	x	PIN Try Counter

Contact: certification@interac.ca