



Acquirer JCB Dual Interface EMV™ Test Card Set

Version 1.00

July, 2018

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Revision History

Version	Date	Updated By	Revisions
1.00	July 4, 2018	B2PS	• Initial document release



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CAUTION

Multiple consecutive incorrect PIN entry attempts may result in the card being blocked.
This is known as being 'PIN Blocked'.

If this occurs, it will no longer be possible to enter an Offline PIN,
which will cause all future transactions to be declined.

***** It is not possible to unblock a 'PIN Blocked' card *****

Chapter 1 - Acquirer JCB DI EMV™ Test Card Set Profiles

This Acquirer JCB Dual Interface EMV™ Test Card Set contains 4 cards: 3 Dual Interface EMV JCB cards and one magstripe-only card used for non-EMV testing or Fallback testing.



	Test Card A	Test Card B	Test Card C
Brand	JCB	JCB	JCB
Description (Card - Types)	Credit, CTLS EMV	Credit, CTLS Mag-stripe	Credit
AID list	A0000000651010	A0000000651010	A0000000651010
PAN list	3569 9900 1008 2211	3569 9900 1008 2211	3569 9900 1008 2211
Expiry Date	12/2021	12/2021	12/2021
Service Code	-	-	-
Interface	Contact, Contactless, MSR	Contact, Contactless, MSR	Contact, Contactless, MSR
CVM	See card definition	See card definition	See card definition
Approval Amount	\$10.00	\$10.00	\$10.00
Issuer Country Code	392 - JPN	392 - JPN	158 - TWN
Application Currency Code	392 - JPY	392 - JPY	901 - TWD
Language	'jaen' - Japanese, English	'jaen' - Japanese, English	'zhen' - Chinese, English
Card Version	v1.0	v1.0	v1.0



	Test Card F
Brand	JCB
Description (Card - Types)	Credit - Fallback
AID list	-
PAN list	3569 9900 1008 2211
Expiry Date	12/2021
Service Code	201
Interface	MSR
CVM	See card definition
Approval Amount	\$10.00
Issuer Country Code	-
Application Currency Code	-
Language	-
Card Version	v1.0



1.1 Test Card A - JCB, DI, Japanese/English, JPN, JPY, CTLS EMV

A Dual Interface, single-AID(JCB) credit card with an Issuer Country Code of 'Japan' and Currency Code of 'JPY'. Languages supported are Japanese and English. The contactless application operates in EMV mode.

The recommended transaction amount to generate a host approval is \$10.00.

1.1.1 Contact Interface: CVM List - AID A000000651010

Cardholder Verification Method List ('4403 4103 1E03 0203 1F00')			
CVM	Verification Method	Conditions	If unsuccessful
1	Offline PIN	Terminal supports CVM type	Next CVM
2	Offline Plaintext PIN	Terminal supports CVM type	Next CVM
3	Signature (paper)	Terminal supports CVM type	Fail
4	Online PIN	Terminal supports CVM type	Fail
5	No CVM required	Always	Fail

1.1.2 Contact Interface: Application Tag data, AID A000000651010

* Tag value changes with card usage

Tag	Element name	Data	v1.0
50	Application Label	4A 43 42 20 43 72 65 64 69 74 - 'JCB Credit'	
57	Track 2 Equivalent Data	35 69 99 00 10 08 22 11 D2 11 22 01 00 00 00 00 00 00 0F	
5A	Application Primary Account Number (PAN)	35 69 99 00 10 08 22 11	
5F 20	Cardholder Name	4A 43 42 2F 54 45 53 54 20 20 20 20 20 20 20 20 20 20 20 20 20 20 20 20 20 20 - 'JCB/TEST'	
5F 24	Application Expiration Date	21 12 31	
5F 28	Issuer Country Code	03 92 - JPN	
5F 2D	Language Preference	6A 61 65 6E - 'jaen' (Japanese, English)	
5F 34	Application PAN Sequence Number	00	
82	Application Interchange Profile	79 00 BYTE 1: b7 - Offline SDA supported b6 - Offline DDA supported b5 - Cardholder verification supported b4 - Terminal risk mgmt to be performed b3 - Issuer authentication NOT supported b1 - Combined DDA / GEN AC supported BYTE 2: b8 - EMV Contactless mode NOT supported	
84	Dedicated File (DF) Name	A0 00 00 00 65 10 10	
87	Application Priority Indicator	01	
8C	Card Risk Management Data Object List 1 (CDOL1)	9F 02 06 9F 03 06 9F 1A 02 95 05 5F 2A 02 9A 03 9C 01 9F 37 04 9F 35 01	
8D	Card Risk Management Data Object List 2 (CDOL2)	8A 02 91 10 95 05	
8E	Cardholder Verification Method (CVM) List	00 00 00 00 00 00 00 00 00 44 03 41 03 1E 03 02 03 1F 00	
8F	Certification Authority Public Key Index	11	



Tag	Element name	Data	v1.0
90	Issuer Public Key Certificate	51 E3 5B D2 29 0A 07 92 BA 55 AE A1 69 F5 BC C3 3E 96 BF 06 E4 A0 21 30 1A 97 E7 3A 85 A7 77 7A 40 49 40 33 43 3D D9 45 E5 68 06 5F 3B E5 62 55 B2 6B B5 CF 3F 87 00 AF 73 4A 0D 55 64 DE 1A FA 5F 90 14 70 4E A4 2B F9 29 B6 4B EC 7B FA BA 8D 68 AD DF EC BD FE DE BF 36 C5 0D C7 FC F0 BD 8C E3 3A 8A 32 90 21 63 37 B0 2A E6 51 5D 7C 72 7F 83 7D A6 A1 8D 79 4C CE 62 DA CF BD B5 B4 EB E1 5F 79 55 3E 05 A5 56 2C AE 6A 7B 2C 05 87 EC B3 62 F4 08 0D AC 37 D4 F2 88 44 08 20 B4 22 D3 69 2D 5E 8C 57 01 5D 3A E2 1F 55 8E D4 73 39 67 B3	
92	Issuer Public Key Remainder	9C C5 BD B6 A3 50 B3 3A 2D 5E 32 5D C3 32 18 62 1B 5C C4 F0 AB BD BC A1 E8 B4 79 81 F7 3F 45 28 84 0D AB FD	
93	Signed Static Application Data	55 19 BA B2 6A A8 8B 2F 14 29 20 9D EE 9C 30 9D E0 6C 15 25 8B 9B FC 4E 4F D3 BA DD 13 34 A4 9E C9 B1 44 FB 22 FA 39 3C 02 B2 7F 77 F5 DF 2C 74 17 25 6C 64 A1 AC AA 8E D7 96 BF 80 97 3B C6 48 9D 8A 41 06 DC 31 2B 1A FC 40 A4 42 69 87 EA E5 DC 82 9C C7 E9 EC ED 5F 33 66 96 BF 64 BD 69 0C F4 0F A9 B9 7D F4 D6 A2 D8 59 DC 20 77 DB 0D 26 05 66 84 C8 21 08 93 F5 10 66 5E 27 01 15 44 2C 79 61 E0 4B 59 51 1F A2 AF 0D 2F 78 92 5B 25 36 E1 FB 51 EA F8 C1 4F 75 BB B1 14 D0 44 82 E9 37 16 4B CA 84 0F 01 7A 12 75 DE 06 BE 93 D9 E8 11	
94	Application File Locator (AFL)	08 01 01 00 08 05 05 00 18 01 07 01	
9F 07	Application Usage Control	FF C0 BYTE 1: b8 - Domestic cash transactions valid b7 - Int'l cash transactions valid b6 - Domestic goods valid b5 - International goods valid b4 - Domestic services valid b3 - International services valid b2 - ATMs valid b1- Terminals other than ATMs valid BYTE 2: b8 - Domestic cashback allowed b7 - International cashback allowed	
9F 0D	Issuer Action Code - Default	CC 40 A0 00 00	
9F 0E	Issuer Action Code - Denial	00 00 00 00 00	
9F 0F	Issuer Action Code - Online	CC 40 A0 00 00	
9F 10	Issuer Application Data [JCB]	16 01 04 07 A0 C0 F0 00 00 29 02 00 00 00 00 00 00 00 00 00 00 00 00	
9F 17	Personal Identification Number (PIN) Try Counter	0F	
9F 1F	Track 1 Discretionary Data	30 30	
9F 27	Cryptogram Information Data (CID)	80	
9F 32	Issuer Public Key Exponent	03	
9F 36	Application Transaction Counter (ATC)	xx xx *	
9F 42	Application Currency Code	03 92 - JPY	



Tag	Element name	Data	v1.0
9F 46	ICC Public Key Certificate	A0 3F 1B 94 1C CE 6E 8B A0 0A 44 C0 48 86 05 4B C4 D4 F9 9B 1C 7E 9E B5 5A 62 E8 56 15 F4 E1 67 EA 4C 0F 54 68 E9 89 FF 14 71 EA 97 6E 61 91 35 17 DC 8B 37 57 EC 00 60 D2 B9 40 90 16 EE 53 8D D9 BE 5A D3 B2 03 A9 19 A6 98 CA 78 59 E6 FA 89 19 9A E6 A5 0D 63 84 96 A9 D8 2A DF 55 99 79 94 4E 46 12 CF B2 5F 3A 36 04 6E 37 CF 50 84 DC 86 3F 85 CE 0D B1 05 DF 23 28 3F 9E 8B 87 2D 17 0A 3C F0 10 6C 08 00 74 EB 86 84 A0 C1 E9 A6 E7 D8 D6 B8 37 83 29 40 E4 56 80 00 CD 34 9E 99 74 17 CD 47 9F D3 79 EF A6 44 BA 9C 4A F2 07 C8 AB 3D	
9F 47	ICC Public Key Exponent	03	
9F 48	ICC Public Key Remainder	D3 16 8D 49 80 C1 76 16 C0 19 C7 F5	
9F 49	Dynamic Data Authentication Data Object List (DDOL)	9F 37 04 9F 1C 08 9F 1A 02 9A 03	
9F 4B	Signed Dynamic Application Data	34 61 6D 91 81 7C 45 33 4B 21 FD 34 71 E5 25 3E 02 86 30 5B 06 3F F0 82 55 17 27 4E C9 5F D1 44 4E E2 23 BF 01 AC 2E 92 70 6B 0A 25 51 60 B1 37 30 46 FD DD 92 C4 69 43 11 CF 06 AC 42 BC 8B 21 7A 7F 8B 1B 89 B3 9B 54 1E 3D D3 5A E1 4B 96 BB E3 2B E7 3C 57 D6 3C 69 B1 3B 79 68 DA 79 BD D9 70 92 50 15 40 F4 14 52 F2 6E B9 EC 80 68 F7 3B 34 1E 5A CF 16 D1 06 0D 25 F2 CF 8A A4 FD 86 71 C2 77 17 E6 2D D6 B7 5F E9 AC FB 8D D9 BD 03 CD 4E 34	
9F 56	Cumulative Total Transaction Amount Limit [JCB]	00 00 00 00 00 00	
9F 64	Cumulative Total Transaction Amount Upper Limit [JCB]	00 00 00 00 00 00	
9F 77	VLP Funds Limit [JCB]	00 00 00 00 00 00	

1.1.3 Contactless Interface: CVM List - AID A000000651010

Cardholder Verification Method List ('1E03 0203 1F00')			
CVM	Verification Method	Conditions	If unsuccessful
1	Signature (paper)	Terminal supports CVM type	Fail
2	Online PIN	Terminal supports CVM type	Fail
3	No CVM required	Always	Fail

1.1.4 Contactless Interface: Application Tag data, AID A000000651010

* Tag value changes with card usage

Tag	Element name	Data	v1.0
50	Application Label	4A 43 42 20 43 72 65 64 69 74 - 'JCB Credit'	
57	Track 2 Equivalent Data	35 69 99 00 10 08 22 11 D2 11 22 01 00 00 00 00 00 00 0F	
5A	Application Primary Account Number (PAN)	35 69 99 00 10 08 22 11	
5F 20	Cardholder Name	4A 43 42 2F 54 45 53 54 20 20 20 20 20 20 20 20 20 20 20 20 20 20 20 20 20 20 - 'JCB/TEST'	
5F 24	Application Expiration Date	21 12 31	



Tag	Element name	Data	v1.0
5F 28	Issuer Country Code	03 92 - JPN	
5F 2D	Language Preference	6A 61 65 6E - 'jaen' (Japanese, English)	
5F 34	Application PAN Sequence Number	00	
82	Application Interchange Profile	19 80 BYTE 1: b7 - Offline SDA NOT supported b6 - Offline DDA NOT supported b5 - Cardholder verification supported b4 - Terminal risk mgmt to be performed b3 - Issuer authentication NOT supported b1 - Combined DDA / GEN AC supported BYTE 2: b8 - EMV Contactless mode supported	
84	Dedicated File (DF) Name	A0 00 00 00 65 10 10	
8C	Card Risk Management Data Object List 1 (CDOL1)	9F 02 06 9F 03 06 9F 1A 02 95 05 5F 2A 02 9A 03 9C 01 9F 37 04 9F 35 01 9F 53 03	
8D	Card Risk Management Data Object List 2 (CDOL2)	8A 02 91 10 95 05	
8E	Cardholder Verification Method (CVM) List	00 00 00 00 00 00 00 00 1E 03 02 03 1F 00	
8F	Certification Authority Public Key Index	11	
90	Issuer Public Key Certificate	51 E3 5B D2 29 0A 07 92 BA 55 AE A1 69 F5 BC C3 3E 96 BF 06 E4 A0 21 30 1A 97 E7 3A 85 A7 77 7A 40 49 40 33 43 3D D9 45 E5 68 06 5F 3B E5 62 55 B2 6B B5 CF 3F 87 00 AF 73 4A 0D 55 64 DE 1A FA 5F 90 14 70 4E A4 2B F9 29 B6 4B EC 7B FA BA 8D 68 AD DF EC BD FE DE BF 36 C5 0D C7 FC F0 BD 8C E3 3A 8A 32 90 21 63 37 B0 2A E6 51 5D 7C 72 7F 83 7D A6 A1 8D 79 4C CE 62 DA CF BD B5 B4 EB E1 5F 79 55 3E 05 A5 56 2C AE 6A 7B 2C 05 87 EC B3 62 F4 08 0D AC 37 D4 F2 88 44 08 20 B4 22 D3 69 2D 5E 8C 57 01 5D 3A E2 1F 55 8E D4 73 39 67 B3	
92	Issuer Public Key Remainder	9C C5 BD B6 A3 50 B3 3A 2D 5E 32 5D C3 32 18 62 1B 5C C4 F0 AB BD BC A1 E8 B4 79 81 F7 3F 45 28 84 0D AB FD	
94	Application File Locator (AFL)	10 02 02 00 18 01 07 01	
9F 07	Application Usage Control	FF C0 BYTE 1: b8 - Domestic cash transactions valid b7 - Int'l cash transactions valid b6 - Domestic goods valid b5 - International goods valid b4 - Domestic services valid b3 - International services valid b2 - ATMs valid b1 - Terminals other than ATMs valid BYTE 2: b8 - Domestic cashback allowed b7 - International cashback allowed	
9F 0D	Issuer Action Code - Default	CC 40 A0 00 00	
9F 0E	Issuer Action Code - Denial	00 00 00 00 00	
9F 0F	Issuer Action Code - Online	CC 40 A0 00 00	
9F 10	Issuer Application Data [JCB]	16 01 04 07 A0 00 F0 00 00 29 02 00 00 00 00 00 00 00 00 00 00 00 00	
9F 17	Personal Identification Number (PIN) Try Counter	0F	



Tag	Element name	Data	v1.0
9F 1F	Track 1 Discretionary Data	30 30	
9F 26	Application Cryptogram (AC)	xx xx xx xx xx xx xx xx *	
9F 27	Cryptogram Information Data (CID)	80	
9F 32	Issuer Public Key Exponent	03	
9F 36	Application Transaction Counter (ATC)	xx xx *	
9F 38	Processing Options Data Object List (PDOL)	9F 52 01	
9F 42	Application Currency Code	03 92 - JPY	
9F 46	ICC Public Key Certificate	A0 3F 1B 94 1C CE 6E 8B A0 0A 44 C0 48 86 05 4B C4 D4 F9 9B 1C 7E 9E B5 5A 62 E8 56 15 F4 E1 67 EA 4C 0F 54 68 E9 89 FF 14 71 EA 97 6E 61 91 35 17 DC 8B 37 57 EC 00 60 D2 B9 40 90 16 EE 53 8D D9 BE 5A D3 B2 03 A9 19 A6 98 CA 78 59 E6 FA 89 19 9A E6 A5 0D 63 84 96 A9 D8 2A DF 55 99 79 94 4E 46 12 CF B2 5F 3A 36 04 6E 37 CF 50 84 DC 86 3F 85 CE 0D B1 05 DF 23 28 3F 9E 8B 87 2D 17 0A 3C F0 10 6C 08 00 74 EB 86 84 A0 C1 E9 A6 E7 D8 D6 B8 37 83 29 40 E4 56 80 00 CD 34 9E 99 74 17 CD 47 9F D3 79 EF A6 44 BA 9C 4A F2 07 C8 AB 3D	
9F 47	ICC Public Key Exponent	03	
9F 48	ICC Public Key Remainder	D3 16 8D 49 80 C1 76 16 C0 19 C7 F5	
9F 50	Cardholder Verification Status [JCB]	00	
9F 56	Cumulative Total Transaction Amount Limit [JCB]	00 00 00 00 00 00	
9F 64	Cumulative Total Transaction Amount Upper Limit [JCB]	00 00 00 00 00 00	
9F 77	VLP Funds Limit [JCB]	00 00 00 00 00 00	



1.2 Test Card B - JCB, DI, Japanese/English, JPN, JPY, CTLS Mag-stripe

A Dual Interface, single-AID(JCB) credit card with an Issuer Country Code of 'Japan' and Currency Code of 'JPY'. Languages supported are Japanese and English. The contactless application operates in Mag-stripe mode.

The recommended transaction amount to generate a host approval is \$10.00.

1.2.1 Contact Interface: CVM List - AID A0000000651010

Cardholder Verification Method List ('4403 4103 1E03 0203 1F00')			
CVM	Verification Method	Conditions	If unsuccessful
1	Signature (paper)	Terminal supports CVM type	Fail
2	Online PIN	Terminal supports CVM type	Fail
3	No CVM required	Always	Fail

1.2.2 Contact Interface: Application Tag data, AID A0000000651010

* Tag value changes with card usage

Tag	Element name	Data	v1.0
50	Application Label	4A 43 42 20 43 72 65 64 69 74 - 'JCB Credit'	
57	Track 2 Equivalent Data	35 69 99 00 10 08 22 11 D2 11 22 01 00 00 00 00 00 00 0F	
5A	Application Primary Account Number (PAN)	35 69 99 00 10 08 22 11	
5F 20	Cardholder Name	4A 43 42 2F 54 45 53 54 20 20 20 20 20 20 20 20 20 20 20 20 20 20 - 'JCB/TEST'	
5F 24	Application Expiration Date	21 12 31	
5F 28	Issuer Country Code	03 92 - JPN	
5F 2D	Language Preference	6A 61 65 6E - 'jaen' (Japanese, English)	
5F 34	Application PAN Sequence Number	00	
82	Application Interchange Profile	79 00 BYTE 1: b7 - Offline SDA supported b6 - Offline DDA supported b5 - Cardholder verification supported b4 - Terminal risk mgmt to be performed b3 - Issuer authentication NOT supported b1 - Combined DDA / GEN AC supported BYTE 2: b8 - EMV Contactless mode NOT supported	
84	Dedicated File (DF) Name	A0 00 00 00 65 10 10	
87	Application Priority Indicator	01	
8C	Card Risk Management Data Object List 1 (CDOL1)	9F 02 06 9F 03 06 9F 1A 02 95 05 5F 2A 02 9A 03 9C 01 9F 37 04 9F 35 01	
8D	Card Risk Management Data Object List 2 (CDOL2)	8A 02 91 10 95 05	
8E	Cardholder Verification Method (CVM) List	00 00 00 00 00 00 00 00 00 00 44 03 41 03 1E 03 02 03 1F 00	
8F	Certification Authority Public Key Index	11	



Tag	Element name	Data	v1.0
90	Issuer Public Key Certificate	51 E3 5B D2 29 0A 07 92 BA 55 AE A1 69 F5 BC C3 3E 96 BF 06 E4 A0 21 30 1A 97 E7 3A 85 A7 77 7A 40 49 40 33 43 3D D9 45 E5 68 06 5F 3B E5 62 55 B2 6B B5 CF 3F 87 00 AF 73 4A 0D 55 64 DE 1A FA 5F 90 14 70 4E A4 2B F9 29 B6 4B EC 7B FA BA 8D 68 AD DF EC BD FE DE BF 36 C5 0D C7 FC F0 BD 8C E3 3A 8A 32 90 21 63 37 B0 2A E6 51 5D 7C 72 7F 83 7D A6 A1 8D 79 4C CE 62 DA CF BD B5 B4 EB E1 5F 79 55 3E 05 A5 56 2C AE 6A 7B 2C 05 87 EC B3 62 F4 08 0D AC 37 D4 F2 88 44 08 20 B4 22 D3 69 2D 5E 8C 57 01 5D 3A E2 1F 55 8E D4 73 39 67 B3	
92	Issuer Public Key Remainder	9C C5 BD B6 A3 50 B3 3A 2D 5E 32 5D C3 32 18 62 1B 5C C4 F0 AB BD BC A1 E8 B4 79 81 F7 3F 45 28 84 0D AB FD	
93	Signed Static Application Data	55 19 BA B2 6A A8 8B 2F 14 29 20 9D EE 9C 30 9D E0 6C 15 25 8B 9B FC 4E 4F D3 BA DD 13 34 A4 9E C9 B1 44 FB 22 FA 39 3C 02 B2 7F 77 F5 DF 2C 74 17 25 6C 64 A1 AC AA 8E D7 96 BF 80 97 3B C6 48 9D 8A 41 06 DC 31 2B 1A FC 40 A4 42 69 87 EA E5 DC 82 9C C7 E9 EC ED 5F 33 66 96 BF 64 BD 69 0C F4 0F A9 B9 7D F4 D6 A2 D8 59 DC 20 77 DB 0D 26 05 66 84 C8 21 08 93 F5 10 66 5E 27 01 15 44 2C 79 61 E0 4B 59 51 1F A2 AF 0D 2F 78 92 5B 25 36 E1 FB 51 EA F8 C1 4F 75 BB B1 14 D0 44 82 E9 37 16 4B CA 84 0F 01 7A 12 75 DE 06 BE 93 D9 E8 11	
94	Application File Locator (AFL)	08 01 01 00 08 05 05 00 18 01 07 01	
9F 07	Application Usage Control	FF C0 BYTE 1: b8 - Domestic cash transactions valid b7 - Int'l cash transactions valid b6 - Domestic goods valid b5 - International goods valid b4 - Domestic services valid b3 - International services valid b2 - ATMs valid b1- Terminals other than ATMs valid BYTE 2: b8 - Domestic cashback allowed b7 - International cashback allowed	
9F 0D	Issuer Action Code - Default	CC 40 A0 00 00	
9F 0E	Issuer Action Code - Denial	00 00 00 00 00	
9F 0F	Issuer Action Code - Online	CC 40 A0 00 00	
9F 10	Issuer Application Data [JCB]	16 01 04 07 A0 C0 E0 00 00 29 02 00 00 00 00 00 00 00 00 00 00 00 00	
9F 17	Personal Identification Number (PIN) Try Counter	0E	
9F 1F	Track 1 Discretionary Data	30 30	
9F 27	Cryptogram Information Data (CID)	80	
9F 32	Issuer Public Key Exponent	03	
9F 36	Application Transaction Counter (ATC)	xx xx *	
9F 42	Application Currency Code	03 92 - JPN	



Tag	Element name	Data	v1.0
9F 46	ICC Public Key Certificate	A0 3F 1B 94 1C CE 6E 8B A0 0A 44 C0 48 86 05 4B C4 D4 F9 9B 1C 7E 9E B5 5A 62 E8 56 15 F4 E1 67 EA 4C 0F 54 68 E9 89 FF 14 71 EA 97 6E 61 91 35 17 DC 8B 37 57 EC 00 60 D2 B9 40 90 16 EE 53 8D D9 BE 5A D3 B2 03 A9 19 A6 98 CA 78 59 E6 FA 89 19 9A E6 A5 0D 63 84 96 A9 D8 2A DF 55 99 79 94 4E 46 12 CF B2 5F 3A 36 04 6E 37 CF 50 84 DC 86 3F 85 CE 0D B1 05 DF 23 28 3F 9E 8B 87 2D 17 0A 3C F0 10 6C 08 00 74 EB 86 84 A0 C1 E9 A6 E7 D8 D6 B8 37 83 29 40 E4 56 80 00 CD 34 9E 99 74 17 CD 47 9F D3 79 EF A6 44 BA 9C 4A F2 07 C8 AB 3D	
9F 47	ICC Public Key Exponent	03	
9F 48	ICC Public Key Remainder	D3 16 8D 49 80 C1 76 16 C0 19 C7 F5	
9F 49	Dynamic Data Authentication Data Object List (DDOL)	9F 37 04 9F 1C 08 9F 1A 02 9A 03	
9F 4B	Signed Dynamic Application Data	7C E2 8E E7 9F C2 64 C7 AC D2 02 E6 D5 4F 0E 76 76 7E E8 B2 1C 24 E3 70 C1 64 CC ED D4 B4 3C DD 35 30 98 71 40 62 8A 4B 9D 49 E5 9C D0 7B 4D 11 A8 7D DB 81 EC 71 0B 6A E3 F3 50 CE E1 3D 50 01 C3 C0 22 B6 81 0D 29 EF 1D 12 57 4A C3 C5 23 6D 42 05 C3 20 78 98 49 66 8C CA D4 53 AC EF 1E 14 EF 8E 26 B7 97 11 06 04 BD D2 00 21 C5 CC 58 C1 24 2E 2C 95 BF 9E 7A 0A D5 C5 79 EF 78 71 F3 6F FB C9 50 98 A0 BC C4 05 D6 B9 F8 80 FD E1 2F 73 E5 A6	
9F 56	Cumulative Total Transaction Amount Limit [JCB]	00 00 00 00 00 00	
9F 64	Cumulative Total Transaction Amount Upper Limit [JCB]	00 00 00 00 00 00	
9F 77	VLP Funds Limit [JCB]	00 00 00 00 00 00	

1.2.3 Contactless Interface: Application Tag data, AID A000000651010

* Tag value changes with card usage

Tag	Element name	Data	v1.0
50	Application Label	4A 43 42 20 43 72 65 64 69 74 - 'JCB Credit'	
5F 2D	Language Preference	6A 61 65 6E - 'jaen' (Japanese, English)	
82	Application Interchange Profile	18 00 BYTE 1: b7 - Offline SDA NOT supported b6 - Offline DDA NOT supported b5 - Cardholder verification supported b4 - Terminal risk mgmt to be performed b3 - Issuer authentication NOT supported b1 - Combined DDA / GEN AC NOT supported BYTE 2: b8 - EMV Contactless mode NOT supported	
84	Dedicated File (DF) Name	A0 00 00 00 65 10 10	
9F 17	Personal Identification Number (PIN) Try Counter	0E	
9F 36	Application Transaction Counter (ATC)	xx xx *	
9F 38	Processing Options Data Object List (PDOL)	9F 52 01	



Tag	Element name	Data	v1.0
9F 56	Cumulative Total Transaction Amount Limit [JCB]	00 00 00 00 00 00	
9F 64	Cumulative Total Transaction Amount Upper Limit [JCB]	00 00 00 00 00 00	
9F 77	VLP Funds Limit [JCB]	00 00 00 00 00 00	

1.3 Test Card C - JCB, DI, Chinese/English, TWN, TWD

A Dual Interface, single-AID(JCB) credit card with an Issuer Country Code of 'Taiwan' and Currency Code of 'TWD'. Languages supported are Japanese and English.

The recommended transaction amount to generate a host approval is \$10.00.

1.3.1 Contact Interface: CVM List - AID A0000000651010

Cardholder Verification Method List ('0201 1E03 1F03')			
CVM	Verification Method	Conditions	If unsuccessful
1	Online PIN	Unattended Cash	Fail
2	Signature (paper)	Terminal supports CVM type	Fail
3	No CVM required	Terminal supports CVM type	Fail

1.3.2 Contact Interface: Application Tag data, AID A0000000651010

* Tag value changes with card usage

Tag	Element name	Data	v1.0
50	Application Label	4A 43 42 20 43 72 65 64 69 74 - 'JCB Credit'	
57	Track 2 Equivalent Data	35 69 99 00 10 08 22 11 D2 11 22 01 00 00 00 00 00 00 0F	
5A	Application Primary Account Number (PAN)	35 69 99 00 10 08 22 11	
5F 20	Cardholder Name	4A 43 42 2F 54 45 53 54 20 20 20 20 20 20 20 20 20 20 20 20 20 20 20 20 20 20 - 'JCB/TEST'	
5F 24	Application Expiration Date	21 12 31	
5F 28	Issuer Country Code	01 58 - TWN	
5F 2D	Language Preference	7A 68 65 6E - 'zhen' (Chinese, English)	
5F 30	Service Code	02 01	
5F 34	Application PAN Sequence Number	00	
82	Application Interchange Profile	7C 00 BYTE 1: b7 - Offline SDA supported b6 - Offline DDA supported b5 - Cardholder verification supported b4 - Terminal risk mgmt to be performed b3 - Issuer authentication supported b1 - Combined DDA / GEN AC NOT supported BYTE 2: b8 - EMV Contactless mode NOT supported	
84	Dedicated File (DF) Name	A0 00 00 00 65 10 10	
87	Application Priority Indicator	01	
8C	Card Risk Management Data Object List 1 (CDOL1)	9F 02 06 9F 03 06 9F 1A 02 95 05 5F 2A 02 9A 03 9C 01 9F 37 04 9F 35 01 9F 5C 02 9F 15 02 9F 52 01	



Tag	Element name	Data	v1.0
8D	Card Risk Management Data Object List 2 (CDOL2)	8A 02 9F 02 06 9F 03 06 9F 1A 02 95 05 5F 2A 02 9A 03 9C 01 9F 37 04	
8E	Cardholder Verification Method (CVM) List	00 00 00 00 00 00 00 00 02 01 1E 03 1F 03	
8F	Certification Authority Public Key Index	11	
90	Issuer Public Key Certificate	2B 33 F7 A3 09 E4 D0 B9 79 14 64 1A 94 23 C1 12 57 01 8E 5F E7 A8 5B B6 E0 53 BD 68 5E B3 37 BF C4 DC 35 78 E8 5D 56 6B 1E 3A 79 C5 49 C6 E8 3A B9 7D C3 C3 01 07 64 FE 42 5E 2A 1D 8C 7B 57 DA 61 64 92 B8 D5 0B E4 A6 85 A6 5A 77 8E D6 19 EC 16 0C 93 61 CB CA 87 10 EC 4D 0E 17 9A 68 FD 33 C9 66 91 B3 4D 28 E1 79 23 72 CD 6A 24 40 54 35 AD C1 0E C0 8B 0F 93 38 CD 0D F6 49 CB 0A 05 76 8E 4F 32 AE 3E D8 69 55 E9 0C 9D F1 88 89 3F 4A 89 E1 64 9C E8 E9 BE 17 BC 92 08 66 15 CC E6 03 F9 05 20 A1 08 DB 4B CB A4 A1 FD ED AD 79 AD 57	
92	Issuer Public Key Remainder	0D 1E 8E D7	
93	Signed Static Application Data	B8 9C E7 73 60 7E BD 45 E0 55 ED 89 0E 67 52 F0 A0 BF 94 64 0B CA E8 38 24 08 17 A4 59 CD 23 ED 95 C1 D8 4B F6 04 9C 54 56 F2 F2 99 E5 6D C2 66 4A B9 F3 9A 40 B9 05 60 65 8E 1C 7F 82 B1 9B DE 82 69 B1 BF ED F5 D5 A9 94 01 73 1D F4 64 0B 9F 51 65 A6 79 81 E6 3F 39 89 B5 E0 74 34 E9 31 2A 14 80 A7 61 6F D5 00 E4 75 49 52 D5 56 9A EE E4 8B 44 4D F5 3C A0 B8 FA 68 05 19 B4 95 DF 06 47 EC A8 22 DD 69 B2 CF 52 0E CB F7 18 88 3E D8 0C	
94	Application File Locator (AFL)	08 04 06 00 08 01 02 00 10 01 01 00 08 03 03 01	
9F 07	Application Usage Control	FF C0 BYTE 1: b8 - Domestic cash transactions valid b7 - Int'l cash transactions valid b6 - Domestic goods valid b5 - International goods valid b4 - Domestic services valid b3 - International services valid b2 - ATMs valid b1- Terminals other than ATMs valid BYTE 2: b8 - Domestic cashback allowed b7 - International cashback allowed	
9F 08	Application Version Number	02 00	
9F 0D	Issuer Action Code - Default	F8 40 8C 28 00	
9F 0E	Issuer Action Code - Denial	00 10 00 00 00	
9F 0F	Issuer Action Code - Online	F8 48 8C F8 00	
9F 10	Issuer Application Data [JCB]	07 01 01 04 A0 10 02 80	
9F 11	Issuer Code Table Index	01	
9F 12	Application Preferred Name	4A 43 42 20 43 72 65 64 69 74 - 'JCB Credit'	
9F 13	Last Online Application Transaction Counter (ATC) Register	xx xx*	
9F 14	Lower Consecutive Offline Limit	00	
9F 17	Personal Identification Number (PIN) Try Counter	01	



Tag	Element name	Data	v1.0
9F 1F	Track 1 Discretionary Data	30 30	
9F 23	Upper Consecutive Offline Limit	FF	
9F 26	Application Cryptogram (AC)	xx xx xx xx xx xx xx xx *	
9F 27	Cryptogram Information Data (CID)	80	
9F 32	Issuer Public Key Exponent	03	
9F 36	Application Transaction Counter (ATC)	xx xx *	
9F 42	Application Currency Code	09 01 - TWD	
9F 46	ICC Public Key Certificate	21 77 52 24 F8 6F 4B 14 74 3D 69 DC E9 4F 40 7C E2 A5 18 C3 12 98 E7 27 FF 55 DF E9 B3 BA 05 E5 98 49 BC 00 A8 CA 0A 49 FF 44 73 C2 C5 19 9B 96 6C E9 70 F5 27 3C 50 BB 75 CC 4E 6B 7B BF 8B AC 80 52 CA D1 8B 37 08 68 CA C7 72 82 3A 52 87 51 FA 86 06 40 E8 D1 17 DC DB DE 62 C5 96 EE ED E2 A3 84 18 DF F3 E0 38 43 EC 0F D9 4B 1A 05 5D 9B 9A 83 68 67 51 C0 50 08 FC D0 9D 96 F3 1D 9D 0C E2 B8 AC CB F6 81 C9 73 A6 CB E4 C7 96 3C 63 06	
9F 47	ICC Public Key Exponent	03	
9F 49	Dynamic Data Authentication Data Object List (DDOL)	9F 37 04 9F 1C 08 9F 1A 02 9A 03	
9F 4A	Static Data Authentication Tag List	82	
9F 4B	Signed Dynamic Application Data	0C 45 71 8A 5A 0F D9 DA BD 80 5E 2F 0A D6 C7 37 7B 93 21 D2 3E A5 42 16 4C 58 4E EF B0 93 8E 24 D5 A5 4B 18 EA D3 02 4C 56 61 A4 80 BF AB 93 69 A1 BC D8 2A 18 1B DF F5 B2 3C A4 3A 1A C3 57 72 48 13 3A 82 17 8A 4F 84 54 08 5D 0B F2 BB 4A 1D AF C9 47 12 0A FA 8A C4 D7 E2 2F 9C 03 2C 67 BA	
9F 56	Cumulative Total Transaction Amount Limit [JCB]	00 00 00 00 00 00	
9F 57	Upper Consecutive Domestic Offline Limit [JCB]	FF	
9F 58	Lower Consecutive Domestic Offline Limit [JCB]	00	
9F 59	Upper Consecutive International Offline Limit [JCB]	FF	
9F 5A	Lower Consecutive International Offline Limit [JCB]	00	
9F 5B	Maximum Domestic Offline Transaction Amount [JCB]	00 00 00 00 00 00	
9F 61	Application Default Action [JCB]	56 00	
9F 62	Issuer Authentication Indicator [JCB]	00	
9F 63	Card Action Analysis Support Information [JCB]	7F 4E 80	
9F 64	Cumulative Total Transaction Amount Upper Limit [JCB]	00 00 00 00 00 00	
9F 77	VLP Funds Limit [JCB]	90 00 00 00 00 00	
9F 78	Card Contactless Floor Limit [JCB]	00 00 00 03 00 00	



1.3.3 Contactless Interface: CVM List - AID A0000000651010

Cardholder Verification Method List ('1E03 1F00')			
CVM	Verification Method	Conditions	If unsuccessful
1	Signature (paper)	Terminal supports CVM type	Fail
2	No CVM required	Always	Fail

1.3.4 Contactless Interface: Application Tag data, AID A0000000651010

* Tag value changes with card usage

Tag	Element name	Data	v1.0
50	Application Label	4A 43 42 20 43 72 65 64 69 74 - 'JCB Credit'	
57	Track 2 Equivalent Data	35 69 99 00 10 08 22 11 D2 11 22 01 00 00 00 00 00 00 0F	
5A	Application Primary Account Number (PAN)	35 69 99 00 10 08 22 11	
5F 20	Cardholder Name	4A 43 42 2F 54 45 53 54 20 20 20 20 20 20 20 20 20 20 20 20 20 20 20 20 20 20 - 'JCB/TEST'	
5F 24	Application Expiration Date	21 12 31	
5F 28	Issuer Country Code	01 58 - TWN	
5F 2D	Language Preference	7A 68 65 6E - 'zhen' (Chinese, English)	
5F 34	Application PAN Sequence Number	00	
82	Application Interchange Profile	38 00 BYTE 1: b7 - Offline SDA NOT supported b6 - Offline DDA supported b5 - Cardholder verification supported b4 - Terminal risk mgmt to be performed b3 - Issuer authentication NOT supported b1 - Combined DDA / GEN AC NOT supported BYTE 2: b8 - EMV Contactless mode NOT supported	
84	Dedicated File (DF) Name	A0 00 00 00 65 10 10	
87	Application Priority Indicator	01	
8C	Card Risk Management Data Object List 1 (CDOL1)	9F 02 06 9F 03 06 9F 1A 02 95 05 5F 2A 02 9A 03 9C 01 9F 37 04	
8E	Cardholder Verification Method (CVM) List	00 00 00 00 00 00 00 00 00 1E 03 1F 00	
8F	Certification Authority Public Key Index	11	
90	Issuer Public Key Certificate	87 49 05 2A 13 07 FC 0E 3B 86 8C 6E A1 C4 BF 1D A5 AA 3D 26 FE D2 ED 09 0A 11 AC 80 65 8E 9D 2F 94 BD 54 74 F8 74 AD 6D 6B 02 9F 90 D0 1C 14 C8 B4 C5 BD BF 86 9B A3 10 80 06 0B 0A D6 2D 3E 98 6D 33 82 47 1B C6 A8 5C A8 08 26 7D A0 24 61 BD 2F B9 A4 30 F9 E0 D3 D4 44 7B E6 CC B1 6F B1 D7 53 E3 E9 BD 5C 4C 4E B3 11 6D 94 C2 F7 35 61 6F 35 16 7C 1F 5E 5C 3E F3 65 D0 F4 75 D6 6D B8 BE B1 69 06 BB 70 3F 01 9E AA 01 C3 25 92 F8 2C 2A 00 11 73 28 62 DD 71 46 6C 63 E6 EC 68 4F 3D 0E C6 DC C5 A7 4F B7 B7 D2 00 43 B5 F6 19 2C 88 51	
92	Issuer Public Key Remainder	2C 0F 0A 07	
94	Application File Locator (AFL)	18 03 03 00 08 01 01 00 18 01 02 00	



Tag	Element name	Data	v1.0
9F 07	Application Usage Control	FF C0 BYTE 1: b8 - Domestic cash transactions valid b7 - Int'l cash transactions valid b6 - Domestic goods valid b5 - International goods valid b4 - Domestic services valid b3 - International services valid b2 - ATMs valid b1- Terminals other than ATMs valid BYTE 2: b8 - Domestic cashback allowed b7 - International cashback allowed	
9F 08	Application Version Number	02 00	
9F 10	Issuer Application Data [JCB]	07 02 01 04 A0 30 00 00	
9F 26	Application Cryptogram (AC)	xx xx xx xx xx xx xx xx *	
9F 27	Cryptogram Information Data (CID)	80	
9F 32	Issuer Public Key Exponent	03	
9F 36	Application Transaction Counter (ATC)	xx xx *	
9F 38	Processing Options Data Object List (PDOL)	9F 1A 02 9F 7A 01 9F 02 06 5F 2A 02	
9F 42	Application Currency Code	09 01 - TWD	
9F 49	Dynamic Data Authentication Data Object List (DDOL)	9F 37 04	

1.4 Test Card F - JCB, Magstripe-only, Fallback Card

This card does not contain a chip.

If inserted, a chip error will be detected.

This should trigger Technical Fallback processing and the transaction should continue as a magstripe Technical Fallback transaction.

The recommended transaction amount to generate a host approval is \$10.00.



Chapter 2 - ASCII Character Conversion Chart

Dec	Bin	Hex	Char	Dec	Bin	Hex	Char	Dec	Bin	Hex	Char
00	00000000	00	NUL	44	00101100	2C	,	88	01011000	58	X
01	00000001	01	SOH	45	00101101	2D	-	89	01011001	59	Y
02	00000010	02	STX	46	00101110	2E	.	90	01011010	5A	Z
03	00000011	03	ETX	47	00101111	2F	/	91	01011011	5B	[
04	00000100	04	EOT	48	00110000	30	0	92	01011100	5C	\
05	00000101	05	ENQ	49	00110001	31	1	93	01011101	5D]
06	00000110	06	ACK	50	00110010	32	2	94	01011110	5E	^
07	00000111	07	BEL	51	00110011	33	3	95	01011111	5F	_
08	00001000	08	BS	52	00110100	34	4	96	01100000	60	`
09	00001001	09	HT	53	00110101	35	5	97	01100001	61	a
10	00001010	0A	LF	54	00110110	36	6	98	01100010	62	b
11	00001011	0B	VT	55	00110111	37	7	99	01100011	63	c
12	00001100	0C	FF	56	00111000	38	8	100	01100100	64	d
13	00001101	0D	CR	57	00111001	39	9	101	01100101	65	e
14	00001110	0E	SO	58	00111010	3A	:	102	01100110	66	f
15	00001111	0F	SI	59	00111011	3B	;	103	01100111	67	g
16	00010000	10	DLE	60	00111100	3C	<	104	01101000	68	h
17	00010001	11	DC1	61	00111101	3D	=	105	01101001	69	i
18	00010010	12	DC2	62	00111110	3E	>	106	01101010	6A	j
19	00010011	13	DC3	63	00111111	3F	?	107	01101011	6B	k
20	00010100	14	DC4	64	01000000	40	@	108	01101100	6C	l
21	00010101	15	NAK	65	01000001	41	A	109	01101101	6D	m
22	00010110	16	SYM	66	01000010	42	B	110	01101110	6E	n
23	00010111	17	ETB	67	01000011	43	C	111	01101111	6F	o
24	00011000	18	CAN	68	01000100	44	D	112	01110000	70	p
25	00011001	19	EM	69	01000101	45	E	113	01110001	71	q
26	00011010	1A	SUB	70	01000110	46	F	114	01110010	72	r
27	00011011	1B	ESC	71	01000111	47	G	115	01110011	73	s
28	00011100	1C	FS	72	01001000	48	H	116	01110100	74	t
29	00011101	1D	GS	73	01001001	49	I	117	01110101	75	u
30	00011110	1E	RS	74	01001010	4A	J	118	01110110	76	v
31	00011111	1F	US	75	01001011	4B	K	119	01110111	77	w
32	00100000	20	SP	76	01001100	4C	L	120	01111000	78	x
33	00100001	21	!	77	01001101	4D	M	121	01111001	79	y
34	00100010	22	"	78	01001110	4E	N	122	01111010	7A	z
35	00100011	23	#	79	01001111	4F	O	123	01111011	7B	{
36	00100100	24	\$	80	01010000	50	P	124	01111100	7C	
37	00100101	25	%	81	01010001	51	Q	125	01111101	7D	}
38	00100110	26	&	82	01010010	52	R	126	01111110	7E	~
39	00100111	27	'	83	01010011	53	S	127	01111111	7F	DEL
40	00101000	28	(84	01010100	54	T				
41	00101001	29)	85	01010101	55	U				
42	00101010	2A	*	86	01010110	56	V				
43	00101011	2B	+	87	01010111	57	W				