



**Acquirer JCB  
EMV™ Test Card Set**

**Version 1.01**

**June 2019**

**Powered by B2»**

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## Revision History

Version	Date	Updated By	Revisions
1.00	July 18 , 2017	B2PS	• Initial document release
1.01	June 19, 2019	B2PS	Set references to "UL" removed. No change to cards themselves.

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## Table of Contents

<b>Chapter 1 - Acquirer JCB EMV™ Test Card Set Profiles.....</b>	<b>2</b>
<b>1.1 Test Card 002 - JCB, CO, 1-AID, Japanese/English, JPN, JPY .....</b>	<b>4</b>
1.1.1 Contact Interface: CVM List - JCB, AID A0000000651010.....	4
1.1.2 Contact Interface: Application Tag data, AID A0000000651010 .....	4
<b>1.2 Test Card 005 - JCB, CO, 1-AID, Chinese/English, TWN, TWD.....</b>	<b>7</b>
1.2.1 Contact Interface: CVM List - JCB, AID A0000000651010.....	7
1.2.2 Contact Interface: Application Tag data, AID A0000000651010 .....	7
<b>1.3 Test Card 007 - JCB, CO, 1-AID, Chinese/English, TWN, TWD .....</b>	<b>9</b>
1.3.1 Contact Interface: CVM List - JCB, AID A0000000651010.....	10
1.3.2 Contact Interface: Application Tag data, AID A0000000651010 .....	10
<b>1.4 Test Card 099 - JCB, Fallback Card .....</b>	<b>12</b>
<b>Chapter 2 - ASCII Character Conversion Chart.....</b>	<b>13</b>

**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 EMV™ Test Card Set Profiles

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



	Test Card 002	Test Card 005	Test Card 007
<b>Brand</b>	JCB	JCB	JCB
<b>Description (Card - Types)</b>	Credit	Credit	Credit
<b>AID list</b>	A0000000651010	A0000000651010	A0000000651010
<b>PAN list</b>	3569 9900 1008 2211	3569 9900 1008 2211	3569 9900 1008 2211
<b>Expiry Date</b>	12/2018	12/2018	12/2018
<b>Service Code</b>	-	-	-
<b>Interface</b>	Contact	Contact	Contact
<b>CVM</b>	<a href="#">See card definition</a>	<a href="#">See card definition</a>	<a href="#">See card definition</a>
<b>Approval Amount</b>	\$10.00	\$10.00	\$10.00
<b>Issuer Country Code</b>	392 - JPN	158 - TWN	158 - TWN
<b>Application Currency Code</b>	392 -JPY	158 - TWD	158 - TWD
<b>Language</b>	'jaen' - Japanese, English	'zhen' - Chinese, English	'zhen' - Chinese, English
<b>Card Version</b>	v1.0	v1.0	v1.0

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	Test Card 099
Brand	JCB
Description (Card - Types)	Credit - Fallback
AID list	-
PAN list	3569 9900 1008 2211
Expiry Date	12/2018
Service Code	201
Interface	MSR
CVM	<a href="#">See card definition</a>
Approval Amount	\$10.00
Issuer Country Code	-
Application Currency Code	-
Language	-
Card Version	v1.0

### 1.1 Test Card 002 - JCB, CO, 1-AID, Japanese/English, JPN, JPY

A contact-only, single-AID(JCB) credit card with an Issuer Country Code of 'Japan' and Currency Code of 'JPY'. Languages supported are Japanese and English.

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

#### 1.1.1 Contact Interface: CVM List - JCB, 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 D1 81 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	18 12 31	
5F 28	Issuer Country Code	03 92 - JPN	
5F 2D	Language Preference	6A 61 65 6E - 'jaen' (Japanese, English)	
5F 30	Service Code	02 01	
5F 34	Application PAN Sequence Number	00	
82	Application Interchange Profile	7C 00	
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	
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 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	4E 9A ED 65 93 FD B9 ED 74 A9 95 2A 49 55 2F 4C 2F FE 52 4F 55 64 55 F6 99 F0 A0 B3 C9 CF CD 27 F8 91 EA 97 8B D7 6C 64 B7 54 97 7E 52 67 58 82 9B 56 A1 6F 17 E7 50 C8 5D 51 54 48 59 83 6B 29 FC 6C 11 A4 A4 E0 0A A5 B6 B7 46 A4 29 7E 16 B4 3C D7 BC 37 BD C9 54 0D D5 0A 32 3A 00 C0 35 FB AD 78 3B BB 22 29 95 45 A7 D8 35 D9 6B 72 4B 08 B3 B4 68 D2 E2 BC A6 D5 29 65 DE FB 0D 5C EB 3B 68 05 7B C1 66 74 A2 CB FB 83 2C 4B 11 62 36 59 F5 CA A1 0E 42 6C 35 AD 27 F4 07 BF 30 6D FB 5A C0 FD 49 00 DD 75 47 8C 25 14 54 44 2A 78 74 16	
92	Issuer Public Key Remainder	85 BE 5F EB 42 E3 19 B7 8E 10 C8 D9 CB 08 63 88 06 FC 9B 52 8D 0C 6E C3 94 DC 34 81 53 61 11 6B 33 5E 42 A3	
93	Signed Static Application Data	38 C4 A1 C7 20 B4 A1 A8 28 CA 0D 33 77 CE 4E 91 5A F1 4D B1 8C 4E ED A3 18 6B 45 B8 DA E1 3C 5B 24 A5 E3 A9 D0 21 80 85 FD DD D1 5B 88 D5 9C C0 64 28 F1 F9 D8 06 B2 9C 6A 95 5E 4E 80 1C 5D 76 BC C6 DA 9B 6A D6 39 75 9E 5E 59 26 97 FF 31 3E 6B 24 0D E9 E2 55 87 1E 24 EE D2 08 EC 48 3C 29 05 79 5D 2F 25 4B B2 20 45 C6 FB 13 C8 31 79 74 CE AA B2 DB 68 32 10 29 0C 53 1D 19 DB 5B 0D B8 5D 54 CD 3F FF AA FB CB 08 75 45 73 2E 14 1A 36 72 A8 23 9E AE 60 96 C6 53 BC 9C D0 70 04 73 CC 1C 72 61 18 CF 53 11 5D 70 A1 53 31 8D F6 F1 D5	
94	Application File Locator (AFL)	18 01 05 01 08 01 01 00 10 01 01 00 B8 01 01 00 F0 01 01 00	
9F 07	Application Usage Control	FF 00	
9F 08	Application Version Number	02 00	
9F 0D	Issuer Action Code - Default	F8 40 AC 28 00	
9F 0E	Issuer Action Code - Denial	00 10 00 00 00	
9F 0F	Issuer Action Code - Online	F8 48 AC F8 00	
9F 10	Issuer Application Data [JCB]	07 01 01 04 A0 00 02 00	
9F 11	Issuer Code Table Index	01	
9F 12	Application Preferred Name	4A 43 42 20 43 72 65 64 69 74	
9F 13	Last Online Application Transaction Counter (ATC) Register	xx xx *	
9F 14	Lower Consecutive Offline Limit	FF	
9F 17	Personal Identification Number (PIN) Try Counter	14	
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	01 00 01	



Tag	Element name	Data	v1.0
9F 36	Application Transaction Counter (ATC)	xx xx *	
9F 42	Application Currency Code	03 92 - JPN	
9F 46	ICC Public Key Certificate	42 67 F4 23 01 55 61 D7 C3 FA 31 92 FA 68 9A AA BF 2A CD 55 4D 4F AE 6F DA 39 31 98 6E E9 72 33 D2 0A 5B 1E F8 0F 26 5F 35 E1 B8 21 E5 0F 60 50 D5 62 AC F1 0E BE E4 82 ED E6 F1 3D 6A 26 A6 AC BD E9 D1 5E DE 0C 8C 17 05 81 7D E9 0D C4 85 1F 30 C9 7C 5F E8 D0 0E 8B 7C E3 19 E5 42 CC 01 8A 1A 04 84 0D 68 F4 07 25 1F B9 6A F8 64 AE 95 83 D5 3B 23 AC 27 D6 F5 D7 54 4D 09 9F 12 40 51 4C 7D F9 6B 61 E7 F5 62 D7 F3 31 44 99 2E 08 97 4A 53 BF A1 83 50 B3 1B 42 A1 FA 68 8F 69 5F AA F7 34 13 44 87 F0 36 86 B7 27 BE 34 D2 05 23 06 E3	
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 4A	Static Data Authentication Tag List	82	
9F 4B	Signed Dynamic Application Data	0C F9 A3 D9 EB 27 88 78 73 60 BD 62 75 47 67 32 63 F2 B8 90 5B EF 51 0E 78 FD BE 1D 05 03 7D 1C DB AA 27 FF D9 E2 BE B8 F1 81 54 7A 51 A2 6E 8A 69 70 DC A1 B6 D0 1E 8B 37 74 92 8D 52 A4 43 01 73 14 59 48 AD DC BB BD 1C C8 79 B0 DF 0F E1 8E 94 66 08 83 1E 36 F1 2C AE 37 50 22 27 2E 42 FD 14 FD 03 76 8C 63 70 66 B0 61 64 03 B7 DA 45 35 97 E0 89 F0 C5 F7 E1 8C B2 E8 AC AF 61 48 A2 4D DB E2 09 13 3E 8B 4B 7B 3F DC CD 10 21 C6 B2 F0 57 38	
9F 56	Cumulative Total Transaction Amount Limit [JCB]	00 00 00 05 00 00	
9F 57	Upper Consecutive Domestic Offline Limit [JCB]	FE	
9F 58	Lower Consecutive Domestic Offline Limit [JCB]	FE	
9F 59	Upper Consecutive International Offline Limit [JCB]	FE	
9F 5A	Lower Consecutive International Offline Limit [JCB]	FE	
9F 5B	Maximum Domestic Offline Transaction Amount [JCB]	00 00 00 01 00 00	
9F 5D	Specified Category Transaction Amount Limit [JCB]	00 00 00 05 00 00	
9F 5E	Specified Category Transaction Counter Limit [JCB]	7F	
9F 61	Application Default Action [JCB]	5E 30	
9F 62	Issuer Authentication Indicator [JCB]	00	
9F 63	Card Action Analysis Support Information [JCB]	7E FD 80	

Tag	Element name	Data	v1.0
9F 64	Cumulative Total Transaction Amount Upper Limit [JCB]	00 00 00 05 00 00	
9F 65	Transaction Currency Conversion Table [JCB]		
9F 66	Card Action Code [JCB]	00 00 00 00 00	
9F 67	Specified Goods Code List [JCB]	00 FF FF FF FF FF FF FF FF FF FF FF FF FF FF FF FF FF FF	
9F 68	Specified Merchant Category Code List [JCB]	00 FF FF FF FF FF FF FF FF FF FF FF FF FF FF FF FF FF FF	

## 1.2 Test Card 005 - JCB, CO, 1-AID, Chinese/English, TWN, TWD

A contact-only, 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.

### 1.2.1 Contact Interface: CVM List - JCB, 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

### 1.2.2 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 D1 81 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 - 'JCB/TEST'	
5F 24	Application Expiration Date	18 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	
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	
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	

Tag	Element name	Data	v1.0
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	7E 00 B6 19 5D 62 CE 6D 51 1B 66 3D 79 0D 49 EA CF F1 93 0F 5D F7 15 C0 50 3C 5D 46 86 7B 92 38 D8 5C 36 95 11 B3 4C 20 E3 16 60 A2 84 59 E2 A2 69 32 1F 25 AD C1 F8 4A 6C 79 9D 2C FB B6 00 F9 77 89 EC CD 20 A0 F0 FE 63 1C 12 4A 51 DE 83 CC B2 66 D1 F4 17 5F F1 4F 23 D7 93 D5 CE 68 ED 0C B6 97 6B E2 3B 08 CD 6B A8 8F A6 08 4B 5C 57 09 AE 35 5F 3D 88 1F 8A EF EB E9 AA D5 52 71 82 AB FA 4D B9 F5 16 7C 0A 45 27 B4 C7 3E BF 38 3A 8A	
94	Application File Locator (AFL)	18 01 05 01 08 01 01 00 10 01 01 00	
9F 07	Application Usage Control	FF C0	
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 80 00 12 80	
9F 11	Issuer Code Table Index	01	
9F 12	Application Preferred Name	4A 43 42 20 43 72 65 64 69 74	
9F 13	Last Online Application Transaction Counter (ATC) Register	xx xx *	
9F 14	Lower Consecutive Offline Limit	00	
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)	08	
9F 32	Issuer Public Key Exponent	03	
9F 36	Application Transaction Counter (ATC)	xx xx *	
9F 42	Application Currency Code	09 01 - TWD	

Tag	Element name	Data	v1.0
9F 46	ICC Public Key Certificate	31 A0 10 74 D2 BC FE DD 88 01 CF 05 7B 2C 93 FA 54 08 43 B8 75 F7 A1 1F 0C 3A BC 1D 73 42 6A 4B BE B0 D6 8D 11 5E B4 6B BA A9 CD A3 9D FC 3F BA 0E D4 99 25 AC 1B C1 33 9A 1C 14 DB 22 54 5C 82 25 40 58 38 7F 5D B7 2F 5A 7C 5C DE 31 F3 05 57 03 8C 9F B9 EC BC AF E7 98 C4 C8 F4 2E 37 C0 8D C7 55 76 31 50 56 EB 40 B5 D6 AE AB B7 DB 95 51 68 3B 38 BE 22 8D 1A 82 A9 6E BD A3 E4 F0 B0 65 A7 E5 FA 25 0A 25 40 D8 19 DE 60 1D ED A0 89 EA	
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	4F E6 37 E3 04 0C 3B DB 12 FD 42 2A EB 6C 89 0D F2 7A 37 0F D1 B0 4C 05 35 D3 18 D6 AD 38 B0 D1 FA E8 62 09 D9 80 CA DD 02 1F 66 59 75 42 50 AF AA 58 DB E8 4D 93 18 89 56 A4 6C BE 5B 18 37 BE 85 78 28 8B 94 32 C7 6A 81 2F E6 5F 89 B9 0C 46 03 95 7E D7 43 45 9F A1 3A 96 60 65 AF FA D5 95	
9F 56	Cumulative Total Transaction Amount Limit [JCB]	00 00 00 00 00 00	
9F 57	Upper Consecutive Domestic Offline Limit [JCB]	FE	
9F 58	Lower Consecutive Domestic Offline Limit [JCB]	00	
9F 59	Upper Consecutive International Offline Limit [JCB]	FE	
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]	7E 4C 80	
9F 64	Cumulative Total Transaction Amount Upper Limit [JCB]	00 00 00 00 00 00	
9F 65	Transaction Currency Conversion Table [JCB]		
9F 66	Card Action Code [JCB]	00 00 00 00 00	

### 1.3 Test Card 007 - JCB, CO, 1-AID, Chinese/English, TWN, TWD

A contact-only, 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 - JCB, AID A000000651010

Cardholder Verification Method List ('0201 4403 4103 1E03 1F00')			
CVM	Verification Method	Conditions	If unsuccessful
1	Online PIN	Unattended Cash	Fail
2	Offline PIN	Terminal supports CVM type	Next CVM
3	Offline Plaintext PIN	Terminal supports CVM type	Next CVM
4	Signature (paper)	Terminal supports CVM type	Fail
5	No CVM required	Always	Fail

1.3.2 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 D1 81 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	18 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	
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 52 01 9F 35 01 9F 15 02 9F 5C 02	
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 44 03 41 03 1E 03 1F 00	
8F	Certification Authority Public Key Index	11	
90	Issuer Public Key Certificate	7C CA 9F E8 7B A3 1F 8B 3F E4 B0 68 10 DB E6 E9 C0 1B E6 C1 71 5F C9 87 D3 8F FC 2D 0E 33 07 6B 36 A3 9E 1F B0 8A D1 11 37 4E A0 37 55 D6 3C 3C 85 B1 65 5A DF BD B4 EF A5 2B F9 7F AD 56 43 D6 6F 41 8E F1 9C 52 04 E8 EB 74 18 7C 99 98 03 1B 3F F5 27 F4 AB 30 64 0F 8B 99 D2 57 49 43 5D BF 3D 09 89 0D 72 FC 6C B7 93 38 E7 25 7F B4 23 8C 7A 80 9D 39 B8 7F 95 63 BB 0F 58 08 B2 88 0A C5 09 9A D0 AB A8 98 75 E5 22 29 AA 95 12 A7 6C 21 C3 C6 4D 63 52 1C E2 CD 67 85 D7 EE 7A C9 8C 56 3F 74 D2 A0 03 82 DA AC 99 53 71 D6 7E 38 69 8D	

Tag	Element name	Data	v1.0
93	Signed Static Application Data	BC CF 3F DC 7E 7E 23 8B F2 97 DC 6A D2 7C F5 86 AC 6E D9 11 7B D7 A8 70 81 D2 CE C5 59 5D FF 0B 96 34 9F A9 76 28 71 29 D2 E2 6E 4E C1 C6 40 D1 00 9C 72 17 B4 5D A3 BB 0E 9B 7F 10 59 F0 54 FF B6 75 1F D9 C0 46 AB 01 8B 43 0A 2A DF 4E AC 74 76 00 C0 08 AC 05 EF C5 BC 44 A1 5F 69 E8 98 CC B4 6E 9E 29 89 C4 9E 95 00 4A DC D6 35 25 DA BA 12 CF F7 3C 0B 76 78 6C 70 0F E8 7E E6 5F D9 0E	
94	Application File Locator (AFL)	18 01 06 01 08 01 01 00 10 01 01 00	
9F 07	Application Usage Control	FF C0	
9F 08	Application Version Number	02 00	
9F 0D	Issuer Action Code - Default	F8 48 AC 28 00	
9F 0E	Issuer Action Code - Denial	00 10 00 00 00	
9F 0F	Issuer Action Code - Online	F8 48 AC F8 00	
9F 10	Issuer Application Data [JCB]	07 01 01 04 A0 00 02 80	
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	14	
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 2D	ICC PIN Encipherment Public Key Certificate	4F E3 33 96 46 9E B5 3F 17 AE 2E 7B 15 E9 B1 B0 C8 FC D0 FA E1 6D 42 D6 0D 77 32 D8 8B 8A 76 C7 BE 6D 08 02 2D 99 11 A8 ED 89 41 C2 5D AC 58 40 7F FC 7D C1 C2 50 8B 88 EE 23 33 E7 09 05 E4 59 4C 95 CE EA 57 EC B9 D5 B4 BD B6 5C A7 B8 1B 3A 6E 64 4A 7E 9A C6 51 BB DD 7D 85 02 8F 67 E9 84 0A BD E4 55 62 81 57 A2 51 9E 01 E6 FA 58 F6 50 F0 DB 1F 00 4D 77 18 BA 76 57 85 30 7C AF 26 F0	
9F 2E	ICC PIN Encipherment Public Key Exponent	03	
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	A8 0C 95 E3 63 B5 5A 36 DA 94 52 3E 0B 7E 83 5A F2 3F EF 8A 1C 92 29 14 0D BC 5C 16 FA EC 36 2E 9E 8F 21 26 70 84 FB B0 4D D4 E2 49 B4 F2 50 7A 0A CB 4B 28 7A 73 2F F1 6C 91 79 DE 03 8A 56 17 CA 24 CA 58 E3 6E 5B 6A CE B1 D2 2A C5 29 97 84 B0 CB AC C8 A4 76 DC A3 E2 05 A9 28 A8 42 0C 46 0A 5F 70 C6 D1 11 EA 28 1F A3 22 4B 95 53 F4 47 DC 22 1A C1 26 72 B3 D2 15 BB 3F A5 C2 0E 97 08	

Tag	Element name	Data	v1.0
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	86 ED B0 FC 53 10 81 32 61 CA 2A 7F CA 8C 0C 4E D4 AE 17 45 A1 49 D0 4A 13 87 A7 26 44 8A 13 CC 9D 4F D2 F6 52 D4 3F F2 98 3F 61 E1 4D FE 9C 69 89 00 04 D8 B6 0E CB E4 99 7E 49 30 76 86 CB 68	
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]	5E 30	
9F 62	Issuer Authentication Indicator [JCB]	00	
9F 63	Card Action Analysis Support Information [JCB]	7E CD 80	
9F 64	Cumulative Total Transaction Amount Upper Limit [JCB]	00 00 00 00 00 00	
9F 65	Transaction Currency Conversion Table [JCB]		
9F 66	Card Action Code [JCB]	00 00 00 00 00	

#### 1.4 Test Card 099 - JCB, 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	<b>NUL</b>	44	00101100	2C	,	88	01011000	58	<b>X</b>
01	00000001	01	<b>SOH</b>	45	00101101	2D	-	89	01011001	59	<b>Y</b>
02	00000010	02	<b>STX</b>	46	00101110	2E	.	90	01011010	5A	<b>Z</b>
03	00000011	03	<b>ETX</b>	47	00101111	2F	/	91	01011011	5B	[
04	00000100	04	<b>EOT</b>	48	00110000	30	<b>0</b>	92	01011100	5C	\
05	00000101	05	<b>ENQ</b>	49	00110001	31	<b>1</b>	93	01011101	5D	]
06	00000110	06	<b>ACK</b>	50	00110010	32	<b>2</b>	94	01011110	5E	^
07	00000111	07	<b>BEL</b>	51	00110011	33	<b>3</b>	95	01011111	5F	_
08	00001000	08	<b>BS</b>	52	00110100	34	<b>4</b>	96	01100000	60	`
09	00001001	09	<b>HT</b>	53	00110101	35	<b>5</b>	97	01100001	61	<b>a</b>
10	00001010	0A	<b>LF</b>	54	00110110	36	<b>6</b>	98	01100010	62	<b>b</b>
11	00001011	0B	<b>VT</b>	55	00110111	37	<b>7</b>	99	01100011	63	<b>c</b>
12	00001100	0C	<b>FF</b>	56	00111000	38	<b>8</b>	100	01100100	64	<b>d</b>
13	00001101	0D	<b>CR</b>	57	00111001	39	<b>9</b>	101	01100101	65	<b>e</b>
14	00001110	0E	<b>SO</b>	58	00111010	3A	:	102	01100110	66	<b>f</b>
15	00001111	0F	<b>SI</b>	59	00111011	3B	;	103	01100111	67	<b>g</b>
16	00010000	10	<b>DLE</b>	60	00111100	3C	<	104	01101000	68	<b>h</b>
17	00010001	11	<b>DC1</b>	61	00111101	3D	=	105	01101001	69	<b>i</b>
18	00010010	12	<b>DC2</b>	62	00111110	3E	>	106	01101010	6A	<b>j</b>
19	00010011	13	<b>DC3</b>	63	00111111	3F	?	107	01101011	6B	<b>k</b>
20	00010100	14	<b>DC4</b>	64	01000000	40	@	108	01101100	6C	<b>l</b>
21	00010101	15	<b>NAK</b>	65	01000001	41	<b>A</b>	109	01101101	6D	<b>m</b>
22	00010110	16	<b>SYM</b>	66	01000010	42	<b>B</b>	110	01101110	6E	<b>n</b>
23	00010111	17	<b>ETB</b>	67	01000011	43	<b>C</b>	111	01101111	6F	<b>o</b>
24	00011000	18	<b>CAN</b>	68	01000100	44	<b>D</b>	112	01110000	70	<b>p</b>
25	00011001	19	<b>EM</b>	69	01000101	45	<b>E</b>	113	01110001	71	<b>q</b>
26	00011010	1A	<b>SUB</b>	70	01000110	46	<b>F</b>	114	01110010	72	<b>r</b>
27	00011011	1B	<b>ESC</b>	71	01000111	47	<b>G</b>	115	01110011	73	<b>s</b>
28	00011100	1C	<b>FS</b>	72	01001000	48	<b>H</b>	116	01110100	74	<b>t</b>
29	00011101	1D	<b>GS</b>	73	01001001	49	<b>I</b>	117	01110101	75	<b>u</b>
30	00011110	1E	<b>RS</b>	74	01001010	4A	<b>J</b>	118	01110110	76	<b>v</b>
31	00011111	1F	<b>US</b>	75	01001011	4B	<b>K</b>	119	01110111	77	<b>w</b>
32	00100000	20	<b>SP</b>	76	01001100	4C	<b>L</b>	120	01111000	78	<b>x</b>
33	00100001	21	!	77	01001101	4D	<b>M</b>	121	01111001	79	<b>y</b>
34	00100010	22	"	78	01001110	4E	<b>N</b>	122	01111010	7A	<b>z</b>
35	00100011	23	#	79	01001111	4F	<b>O</b>	123	01111011	7B	{
36	00100100	24	\$	80	01010000	50	<b>P</b>	124	01111100	7C	
37	00100101	25	%	81	01010001	51	<b>Q</b>	125	01111101	7D	}
38	00100110	26	&	82	01010010	52	<b>R</b>	126	01111110	7E	~
39	00100111	27	'	83	01010011	53	<b>S</b>	127	01111111	7F	<b>DEL</b>
40	00101000	28	(	84	01010100	54	<b>T</b>				
41	00101001	29	)	85	01010101	55	<b>U</b>				
42	00101010	2A	*	86	01010110	56	<b>V</b>				
43	00101011	2B	+	87	01010111	57	<b>W</b>				