



**Canada
EMV™ Test Card Set
Summary**

**Version 3.00
May, 2020**

Powered by B2»

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B2 Contact Information

www.b2ps.com

Canada
251 Consumers Road, Suite 1200, Toronto, ON M2J 4R3
Tel: 416.730.9827

U.S.A.
1615 S. Congress Avenue, Suite 103, Delray Beach, FL 33445
Tel: 470.233.7374

Revision History

Version	Date	Updated By	Revisions
1.80	30-Aug-2016	B2PS	Initial release based on same 'Full' document version
1.90	5-Jan-2018	B2PS	<ul style="list-style-type: none">• TC05, TC06 - Approval Amount changed to \$120• "MasterCard" replaced with "Mastercard" where appropriate
2.00	5-Feb-2018	B2PS	<ul style="list-style-type: none">• All cards updated: expiry date set to 22/12
2.10	9-Mar-2018	B2PS	<ul style="list-style-type: none">• Corrected expiry date in Profiles table
3.00	26-May-2020	B2PS	<ul style="list-style-type: none">• TC05, TC06: Application Pref. Name = "Mastercard"

Table of Contents

Chapter 1 - B2 Canada EMV Test Card Profiles	2
1.1 Test Card 01 – Visa, NO PIN, Invalid Language, Cardholder Confirmation	5
1.1.1 Cardholder Verification Method List – AID (A0000000031010)	5
1.2 Test Card 02 – Visa, NO PIN, French	5
1.2.1 Cardholder Verification Method List – AID (A0000000031010)	5
1.3 Test Card 03 – Visa, PIN=1234, English	5
1.3.1 Cardholder Verification Method List – AID (A0000000031010)	5
1.4 Test Card 04 – Visa, PIN=1234, French	5
1.4.1 Cardholder Verification Method List – AID (A0000000031010)	6
1.5 Test Card 05 – Mastercard, PIN=4315, English, Bad ARPC	6
1.5.1 Cardholder Verification Method List – AID (A0000000041010)	6
1.6 Test Card 06 – Mastercard, PIN=4315, French, Bad ARPC	7
1.6.1 Cardholder Verification Method List – AID (A0000000041010)	7
1.7 Test Card 07 – Interac, PIN=1234, English (BIN=450644)	7
1.7.1 Cardholder Verification Method List – AID (A0000002771010)	7
1.8 Test Card 08 – Interac, PIN=1234, French (BIN=450644)	8
1.8.1 Cardholder Verification Method List – AID (A0000002771010)	8
1.9 Test Card 09 – Interac, PIN=1234, English (BIN=450636)	8
1.9.1 Cardholder Verification Method List – AID (A0000002771010)	8
1.10 Test Card 10 – Interac, PIN=1234, French (BIN=450636)	8
1.10.1 Cardholder Verification Method List – AID (A0000002771010)	8

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 *****

RECOMMENDATION

For those that are relatively new to EMV and seek assistance in understanding 'the basics'...
Consider B2's online courses – eLearning and Virtual Training.
Learn from the comfort and convenience of your office (or home-office), at your own pace.

Visit: b2ps.com/b2-university

Chapter 1 - B2 Canada EMV Test Card Profiles

The B2 Canada EMV™ Test Card Set includes ten cards defined as follows.

	Test Card 01	Test Card 02	Test Card 03
Brand	Visa	Visa	Visa
AID	A0000000031010	A0000000031010	A0000000031010
PAN	476173 ***** 0010	476173 ***** 0010	476173 ***** 0010
Expiry Date	12/2022	12/2022	12/2022
Service Code	201	201	201
Interface	Contact, MSR	Contact, MSR	Contact, MSR
CVM	Signature, NO PIN See Card Definition	Signature, NO PIN See Card Definition	Offline Plaintext PIN, Signature See Card Definition
Approval Amount	\$10.00	\$10.00	\$10.00
Issuer Country Code	124 (Canada)	124 (Canada)	124 (Canada)
Currency Code	124 (CAD)	124 (CAD)	124 (CAD)
Language	'ee' – Bad Language	'fr' – French	'en' – English
Application Confirmation	Yes	No	No
Card Purpose	Bad Language Appl. Confirmation NO PIN	French NO PIN	English Offline Plaintext PIN
Card Version	v5.x	v5.x	v5.x

	Test Card 04	Test Card 05	Test Card 06
Brand	Visa	Mastercard	Mastercard
AID	A0000000031010	A0000000041010	A0000000041010
PAN	476173 ***** 0010	541333 ***** 0434	541333 ***** 0434
Expiry Date	12/2022	12/2022	12/2022
Service Code	201	201	201
Interface	Contact, MSR	Contact, MSR	Contact, MSR
CVM	Offline Plaintext PIN, Signature See Card Definition	Offline Plaintext PIN See Card Definition	Offline Plaintext PIN See Card Definition
Approval Amount	\$10.00	\$120.00	\$120.00
Issuer Country Code	124 (Canada)	124 (Canada)	124 (Canada)
Currency Code	124 (CAD)	124 (CAD)	124 (CAD)
Language	'fr' – French	'en' – English	'fr' – French
Application Confirmation	No	No	No
Card Purpose	French Offline Plaintext PIN	English ARPC Verify Fails	French ARPC Verify Fails
Card Version	v5.x	v6.x	v6.x

	Test Card 07	Test Card 08	Test Card 09
Brand	Interac	Interac	Interac
AID	A0000002771010	A0000002771010	A0000002771010
PAN	450644 ***** 1933	450644 ***** 1933	450636 ***** 8106
Expiry Date	12/2022	12/2022	12/2022
Service Code	220	220	220
Interface	Contact, MSR	Contact, MSR	Contact, MSR
CVM	Offline Plaintext PIN See Card Definition	Offline Plaintext PIN See Card Definition	Offline Plaintext PIN See Card Definition
Approval Amount	\$10.00	\$10.00	\$10.00
Issuer Country Code	124 (Canada)	124 (Canada)	124 (Canada)
Currency Code	124 (CAD)	124 (CAD)	124 (CAD)
Language	'en' – English	'fr' – French	'en' – English
Application Confirmation	No	No	No
Card Purpose	English Interac Debit BIN 450644	French Interac Debit BIN 450644	English Interac Debit BIN 450636
Card Version	v5.x	v5.x	v5.x

	Test Card 10
Brand	Interac
AID	A0000002771010
PAN	450636 ***** 8106
Expiry Date	12/2022
Service Code	220
Interface	Contact, MSR
CVM	Offline Plaintext PIN See Card Definition
Approval Amount	\$10.00
Issuer Country Code	124 (Canada)
Currency Code	124 (CAD)
Language	'fr' – French
Application Confirmation	No
Card Purpose	French Interac Debit BIN 450636
Card Version	v5.x

1.1 Test Card 01 – Visa, NO PIN, Invalid Language, Cardholder Confirmation

Visa NO PIN CVM card. The card has an invalid language and requires cardholder confirmation. The recommended transaction amount to generate a host approval is \$10.00.

1.1.1 Cardholder Verification Method List – AID (A0000000031010)

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

1.2 Test Card 02 – Visa, NO PIN, French

French Visa NO PIN CVM card.

If French is supported by the POS, French should be auto-selected. If the POS supports only one language and it's not French, the POS language should be auto-selected. If the POS supports multiple languages but not French, the list of POS languages should be displayed for cardholder selection.

Once selected, cardholder prompts and the customer receipt should be in the selected language.

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

1.2.1 Cardholder Verification Method List – AID (A0000000031010)

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

1.3 Test Card 03 – Visa, PIN=1234, English

English Visa Offline Plaintext PIN card.

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

1.3.1 Cardholder Verification Method List – AID (A0000000031010)

Cardholder Verification Method List ('0103 1E03 1F00')			
CVM	Verification Method	Conditions	If unsuccessful
1	Offline Plaintext PIN	Terminal supports CVM type	Fail
2	Signature (paper)	Terminal supports CVM type	Fail
3	No CVM required	Always	Fail

1.4 Test Card 04 – Visa, PIN=1234, French

French Visa Offline Plaintext PIN card.

If French is supported by the POS, French should be auto-selected. If the POS supports only one language and it's not French, the POS language should be auto-selected. If the POS supports multiple languages but not French, the list of POS languages should be displayed for cardholder selection.

Once selected, cardholder prompts and the customer receipt should be in the selected language. The recommended transaction amount to generate a host approval is \$10.00.

1.4.1 Cardholder Verification Method List – AID (A0000000031010)

Cardholder Verification Method List ('0103 1E03 1F00')			
CVM	Verification Method	Conditions	If unsuccessful
1	Offline Plaintext PIN	Terminal supports CVM type	Fail
2	Signature (paper)	Terminal supports CVM type	Fail
3	No CVM required	Always	Fail

1.5 Test Card 05 – Mastercard, PIN=4315, English, Bad ARPC

English Mastercard Offline Plaintext PIN card that may generate an ACC at the 2nd Gen AC.

If the host returns an Application Response Cryptogram (Tag 91), the ARPC will fail verification causing the card to return an AAC at the 2nd Gen AC. In this case the POS should decline the transaction and send a host reversal.

If the host approves the transaction and an Application Response Cryptogram (Tag 91) is not returned, the transaction should be approved.

The recommended transaction amount to generate a host approval is \$120.00.

Note: This behavior may change if the Mastercard Authorization Simulator (MAS) test cases change.

1.5.1 Cardholder Verification Method List – AID (A0000000041010)

Cardholder Verification Method List ('0100')			
CVM	Verification Method	Conditions	If unsuccessful
1	Offline Plaintext PIN	Always	Fail

1.6 Test Card 06 – Mastercard, PIN=4315, French, Bad ARPC

French Mastercard Offline Plaintext PIN card that may generate an ACC at the 2nd Gen AC.

If French is supported by the POS, French should be auto-selected. If the POS supports only one language and it's not French, the POS language should be auto-selected. If the POS supports multiple languages but not French, the list of POS languages should be displayed for cardholder selection. Once selected, cardholder prompts and the customer receipt should be in the selected language.

If the host returns an Application Response Cryptogram (Tag 91), the ARPC will fail verification causing the card to return an AAC at the 2nd Gen AC. In this case the POS should decline the transaction and send a host reversal.

If the host approves the transaction and an Application Response Cryptogram (Tag 91) is not returned, the transaction should be approved.

The recommended transaction amount to generate a host approval is \$120.00.

Note: This behavior may change if the Mastercard Authorization Simulator (MAS) test cases change.

1.6.1 Cardholder Verification Method List – AID (A0000000041010)

Cardholder Verification Method List ('0100')			
CVM	Verification Method	Conditions	If unsuccessful
1	Offline Plaintext PIN	Always	Fail

1.7 Test Card 07 – Interac, PIN=1234, English (BIN=450644)

English Interac Offline Plaintext PIN debit card for testing with processors supporting BIN 450644.

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

1.7.1 Cardholder Verification Method List – AID (A0000002771010)

Cardholder Verification Method List ('0100')			
CVM	Verification Method	Conditions	If unsuccessful
1	Offline Plaintext PIN	Always	Fail

1.8 Test Card 08 – Interac, PIN=1234, French (BIN=450644)

French Interac Offline Plaintext PIN debit card for testing with processors supporting BIN 450644.

If French is supported by the POS, French should be auto-selected. If the POS supports only one language and it's not French, the POS language should be auto-selected. If the POS supports multiple languages but not French, the list of POS languages should be displayed for cardholder selection.

Once selected, cardholder prompts and the customer receipt should be in the selected language.

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

1.8.1 Cardholder Verification Method List – AID (A0000002771010)

Cardholder Verification Method List ('0100')			
CVM	Verification Method	Conditions	If unsuccessful
1	Offline Plaintext PIN	Always	Fail

1.9 Test Card 09 – Interac, PIN=1234, English (BIN=450636)

English Interac Offline Plaintext PIN debit card for testing with processors supporting BIN 450636.

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

1.9.1 Cardholder Verification Method List – AID (A0000002771010)

Cardholder Verification Method List ('0100')			
CVM	Verification Method	Conditions	If unsuccessful
1	Offline Plaintext PIN	Always	Fail

1.10 Test Card 10 – Interac, PIN=1234, French (BIN=450636)

French Interac Offline Plaintext PIN debit card for testing with processors supporting BIN 450636.

If French is supported by the POS, French should be auto-selected. If the POS supports only one language and it's not French, the POS language should be auto-selected. If the POS supports multiple languages but not French, the list of POS languages should be displayed for cardholder selection.

Once selected, cardholder prompts and the customer receipt should be in the selected language.

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

1.10.1 Cardholder Verification Method List – AID (A0000002771010)

Cardholder Verification Method List ('0100')			
CVM	Verification Method	Conditions	If unsuccessful
1	Offline Plaintext PIN	Always	Fail