



Touchless Dual Interface Test Card Collection Summary

Version 1.00

June 2020

Powered by **B2»**

Disclaimer

Information provided in this document describes capabilities available at the time of developing and delivering this document and the associated test cards and information available from industry sources. This document is intended to be used as a guideline only and B2 Payment Solutions, Inc. and/or its affiliates accept no liability for any errors or omissions in this document and/or for any results of client's reliance thereon.

Copyright

© 2020 by B2 Payment Solutions, Inc. All rights reserved. All information and data contained herein and within the associated test cards is confidential and proprietary to B2 Payment Solutions. Such information shall not be disclosed, duplicated, reverse-engineered or used in part or in whole, for any purpose without prior written consent from B2 Payment Solutions, Inc. other than specific internal, non-commercial, non-assignable use in conjunction with the B2 Touchless Dual Interface Test Card Collection (10 cards) only.

Attribution

EMV™ is a trademark owned by EMVCo LLC.

All trademarked symbols seen below are registered trademarks of their respective organizations: American Express Company, Discover Financial Services, Interac Association, JCB Co. Ltd., Mastercard International Incorporated UnionPay International Co. Ltd., and Visa Inc.



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
1.00	June 18, 2020	B2PS	• Initial document release

Table of Contents

Chapter 1 - Touchless DI Test Card Collection - Profiles	2
1.1 UAT-USA Test Card 01 - Visa, DI, Credit, English, USA, USD	4
1.1.1 Cardholder Verification Method List.....	4
1.2 UAT-USA Test Card 06 - Mastercard, DI, Credit, English, USA, USD	5
1.2.1 Cardholder Verification Method List.....	5
1.2.2 Cardholder Verification Method List (CL).....	5
1.3 UAT-USA Test Card 12 - American Express, DI, Credit, English, USA, USD	5
1.3.1 Cardholder Verification Method List.....	5
1.3.2 Cardholder Verification Method List (CL).....	5
1.4 UAT-USA Test Card 15 - Discover, Credit, English, USA, USD	6
1.4.1 Cardholder Verification Method List.....	6
1.4.2 Cardholder Verification Method List (CL).....	6
1.5 USA-Debit Test Card 01 - Visa, DI, 2-AID (Visa Debit+US Debit), English, USA, USD	7
1.5.1 Contact: CVM List - Visa Debit, AID A0000000031010.....	7
1.5.2 Contact: CVM List - U.S. Debit, AID A0000000980840.....	7
1.6 USA Debit Test Card 05 - Mastercard, DI, 2-AID (Mastercard Debit+US Debit), English, USA, USD	7
1.6.1 Contact: CVM List - Mastercard debit, AID A0000000041010.....	7
1.6.2 Contact: CVM List - U.S. Maestro, AID A0000000042203.....	8
1.6.3 Contactless: CVM List - Mastercard debit, AID A0000000041010.....	8
1.6.4 Contactless: CVM List - U.S. Maestro, AID A0000000042203.....	8
1.7 USA-Debit Test Card 12 - Discover, DI, 2-AID (U.S. Debit, Discover), English/Spanish/French, USA, USD	8
1.7.1 Contact: CVM List - Discover U.S. Debit, AID A0000001524010.....	8
1.7.2 Contact: CVM List - Discover Debit, AID A0000001523010.....	8
1.7.3 Contactless: CVM List - Discover U.S. Debit, AID A0000001524010.....	9
1.8 UAT-Flash Test Card 01 - Interac, DI, 1-AID(Interac), English/French, CAN, CAD	9
1.8.1 Contact Interface: CVM List - Interac, AID A0000002771010.....	9
1.8.2 Contactless Interface: CVM List - Interac Flash, AID A0000002771010.....	9
1.9 JCB-DI Test Card A - JCB, DI, Japanese/English, JPN, JPY, CTLS EMV	9
1.9.1 Contact Interface: CVM List - AID A0000000651010.....	9
1.9.2 Contactless Interface: CVM List - AID A0000000651010.....	10
1.10 UnionPay-QP Test Card QPC1 - DI, Credit, 1-AID, Chinese, CHN, USD	10
1.10.1 Contact: CVM List - AID A000000333010102, EMV, 1st GAC ARQC.....	10
1.10.2 Contact: CVM List - AID A000000333010102, Low-Value.....	10
1.10.3 Contact: CVM List - AID A000000333010102, Dual-Currency, Low Value.....	10
1.10.4 Contactless: CVM List - AID A000000333010102, Debit/Credit.....	10

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 - Touchless DI Test Card Collection - Profiles

This Touchless Dual Interface Test Card Collection contains 10 cards with at least one card from each of the following card brands.



Each of the cards is a duplicate of another found in a different set from B2. The B2 sets from which these cards are collected are: UAT USA EMV™ Test Card Set; USA Debit EMV™ Test Card Set; UAT Flash EMV™ Test Card Set, JCB Dual Interface EMV™ Test Card Set; UnionPay QuickPass Test Card Set *.

* UnionPay deemed the QPC1 test card (found in this Collection) was no longer required for certification. It does remain a valid test card for the UnionPay brand.

	Test Card 01	Test Card 06	Test Card 12
Original Card Set	UAT-USA	UAT-USA	UAT-USA
Brand	Visa	Mastercard	American Express
Type	Credit	Credit	Credit
AID	A0000000031010	A0000000041010	A000000025010402
PAN	476173 ***** 0119	541333 ***** 4111	374245 *****1006
Expiry Date	12/2022	12/2022	12/2024
Service Code	201	201	201
Interface	Contact, Contactless, MSR	Contact, Contactless, MSR	Contact, Contactless, MSR
CVM	See card definition	See card definition	See card definition
Approval Amount	\$10.00	\$20.00	\$68.00
Issuer Country Code	840 - USA	840 - USA	840 - USA
Application Currency Code	840 - USD	840 - USD	840 - USD
Language	'en' - English	'en' - English	'en' - English
Card Version	v6.x	v7.x	v7.x

	Test Card 15	Test Card 01	Test Card 05
Original Card Set	UAT-USA	USA-Debit	USA-Debit
Brand	Discover	Visa	Mastercard
Type	Credit	Global / U.S. Common	Global / Common
AID	A0000001523010	A0000000031010 A0000000980840	A0000000041010 A0000000042203
PAN	651000 ***** 0133	476173 ***** 0135	541333 ***** 9130
Expiry Date	12/2023	12/2022	12/2022
Service Code	201	201	201
Interface	Contact, Contactless, MSR	Contact, Contactless, MSR	Contact, Contactless, MSR
CVM	See card definition	See card definition	See card definition
Approval Amount	\$79.00	\$10.00	\$20.00
Issuer Country Code	840 - USA	840 - USA	840 - USA
Application Currency Code	840 - USD	840 - USD	840 - USD
Language	'en' - English	'en' - English	'en' - English
Card Version	v9.x	v4.x	v4.x

	Test Card 12	Test Card 01
Original Card Set	USA-Debit	UAT-Flash
Brand	Discover	Interac
AID	A0000001524010 A0000001523010	A0000002771010
PAN	601197 ***** 0005	196730 ***** 8644
Expiry Date	12/2023	12/2022
Service Code	201	220
Interface	Contactless, Contact, MSR	Contactless, Contact, MSR
CVM	See card definition	See card definition
Approval Amount	\$79.00	\$10.00
Issuer Country Code	840 - USA	124 - CAN
Application Currency Code	840 - USD	124 -CAD
Language	'enesfr' (English, Spanish, French)	'enfr' - English, French
Card Version	v5.x	v3.x

	Test Card A	Test Card QPC1
Original Card Set	JCB-Dual Interface	UnionPay-QP
Brand	JCB	UICS Credit
AID	A0000000651010	A000000333010102
PAN	3569 9900 1008 2211	6210 9468 88053
Expiry Date	12/2021	10/2030
Service Code	-	201
Interface	Contact, Contactless, MSR	Contact, Contactless, MSR
CVM	See card definition	See card definition
Approval Amount	\$10.00	\$10.00
Issuer Country Code	392 - JPN	156 - CHN
Application Currency Code	392 - JPY	840 - USD
Language	'jaen' - Japanese, English	'zh' - Chinese
Card Version	v1.x	v1.x

1.1 UAT-USA Test Card 01 - Visa, DI, Credit, English, USA, USD

A dual interface (contact & contactless) Visa card with Issuer Country Code of 'USA' and Currency Code of 'USD'.

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

1.1.1 Cardholder Verification Method List

Cardholder Verification Method List ('4203 5E03 1F00')			
CVM	Verification Method	Conditions	If unsuccessful
1	Online PIN	Terminal supports CVM type	Next CVM
2	Signature (paper)	Terminal supports CVM type	Next CVM
3	No CVM required	Always	Fail

1.2 UAT-USA Test Card 06 - Mastercard, DI, Credit, English, USA, USD

A dual interface (contact & contactless) Mastercard card with Issuer Country Code of 'USA' and Currency Code of 'USD'.

The recommended transaction amount to generate a host approval is \$20.00.

1.2.1 Cardholder Verification Method List

Cardholder Verification Method List ('4201 5E03 1F03')			
CVM	Verification Method	Conditions	If unsuccessful
1	Online PIN	Unattended Cash	Next CVM
2	Signature (paper)	Terminal supports CVM type	Next CVM
3	No CVM required	Terminal supports CVM type	Fail

1.2.2 Cardholder Verification Method List (CL)

Cardholder Verification Method List ('5E03 1F03')			
CVM	Verification Method	Conditions	If unsuccessful
1	Signature (paper)	Terminal supports CVM type	Next CVM
2	No CVM required	Terminal supports CVM type	Fail

1.3 UAT-USA Test Card 12 - American Express, DI, Credit, English, USA, USD

A dual interface (contact & contactless) American Express credit card with Issuer Country Code of 'USA' and Currency Code of 'USD'.

The recommended transaction amount to generate a host approval is \$68.00.

1.3.1 Cardholder Verification Method List

Cardholder Verification Method List ('4201 4203 5E03 5F03')			
CVM	Verification Method	Conditions	If unsuccessful
1	Online PIN	Unattended Cash	Next CVM
2	Online PIN	Terminal supports CVM type	Next CVM
3	Signature (paper)	Terminal supports CVM type	Next CVM
4	No CVM required	Terminal supports CVM type	Next CVM

1.3.2 Cardholder Verification Method List (CL)

Cardholder Verification Method List ('4201 5E03 1F02')			
CVM	Verification Method	Conditions	If unsuccessful
1	Online PIN	Unattended Cash	Next CVM
2	Signature (paper)	Terminal supports CVM type	Next CVM
3	No CVM required	Not Unattended Cash, Manual Cash or Cashback	Fail

1.4 UAT-USA Test Card 15 - Discover, Credit, English, USA, USD

A dual interface (contact & contactless) Discover credit card with Issuer Country Code of 'USA' and Currency Code of 'USD'.

The recommended transaction amount to generate a host approval is \$79.00.

1.4.1 Cardholder Verification Method List

Cardholder Verification Method List ('4203 5E03 1F03')			
CVM	Verification Method	Conditions	If unsuccessful
1	Online PIN	Terminal supports CVM type	Next CVM
2	Signature (paper)	Terminal supports CVM type	Next CVM
3	No CVM required	Terminal supports CVM type	Fail

1.4.2 Cardholder Verification Method List (CL)

Cardholder Verification Method List ('4203 5E03 1F03')			
CVM	Verification Method	Conditions	If unsuccessful
1	Online PIN	Terminal supports CVM type	Next CVM
2	Signature (paper)	Terminal supports CVM type	Next CVM
3	No CVM required	Terminal supports CVM type	Fail

1.5 USA-Debit Test Card 01 - Visa, DI, 2-AID (Visa Debit+US Debit), English, USA, USD

A dual interface (contact & contactless) 2-AID Visa debit card with an Issuer Country Code of 'USA' and Currency Code of 'USD'.

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

1.5.1 Contact: CVM List - Visa Debit, AID A000000031010

Cardholder Verification Method List ('0201 4204 1E04 0205 5E00 4200 1F00')			
CVM	Verification Method	Conditions	If unsuccessful
1	Online PIN	Unattended Cash	Fail
2	Online PIN	Manual Cash	Next CVM
3	Signature (paper)	Manual Cash	Fail
4	Online PIN	Purchase with Cashback	Fail
5	Signature (paper)	Always	Next CVM
6	Online PIN	Always	Next CVM
7	No CVM required	Always	Fail
8	Fail CVM Processing	Always	Fail

1.5.2 Contact: CVM List - U.S. Debit, AID A0000000980840

Cardholder Verification Method List ('0201 0205 4200 1F00 0000')			
CVM	Verification Method	Conditions	If unsuccessful
1	Online PIN	Unattended Cash	Fail
2	Online PIN	Purchase with Cashback	Fail
3	Online PIN	Always	Next CVM
4	No CVM required	Always	Fail
5	Fail CVM Processing	Always	Fail

1.6 USA Debit Test Card 05 - Mastercard, DI, 2-AID (Mastercard Debit+US Debit), English, USA, USD

A dual interface (contact & contactless), 2-AID Mastercard debit card with an Issuer Country Code of 'USA' and Currency Code of 'USD'.

The recommended transaction amount to generate a host approval is \$20.00.

1.6.1 Contact: CVM List - Mastercard debit, AID A000000041010

Cardholder Verification Method List ('4201 0205 5E03 4203 1F00')			
CVM	Verification Method	Conditions	If unsuccessful
1	Online PIN	Unattended Cash	Next CVM
2	Online PIN	Purchase with Cashback	Fail
3	Signature (paper)	Terminal supports CVM type	Next CVM
4	Online PIN	Terminal supports CVM type	Next CVM
5	No CVM required	Always	Fail

1.6.2 Contact: CVM List - U.S. Maestro, AID A000000042203

Cardholder Verification Method List ('4205 4203 1F03 0000')			
CVM	Verification Method	Conditions	If unsuccessful
1	Online PIN	Purchase with Cashback	Next CVM
2	Online PIN	Terminal supports CVM type	Next CVM
3	No CVM required	Terminal supports CVM type	Fail
4	Fail CVM Processing	Always	Fail

1.6.3 Contactless: CVM List - Mastercard debit, AID A0000000041010

Cardholder Verification Method List ('0205 5E03 0203 1F03 0000')			
CVM	Verification Method	Conditions	If unsuccessful
1	Online PIN	Unattended Cash	Next CVM
2	Signature (paper)	Terminal supports CVM type	Next CVM
3	Online PIN	Terminal supports CVM type	Fail
4	No CVM required	Terminal supports CVM type	Fail
5	Fail CVM Processing	Always	Fail

1.6.4 Contactless: CVM List - U.S. Maestro, AID A0000000042203

Cardholder Verification Method List ('0205 4203 1F03 0000')			
CVM	Verification Method	Conditions	If unsuccessful
1	Online PIN	Purchase with Cashback	Fail
2	Online PIN	Terminal supports CVM type	Next CVM
3	No CVM required	Terminal supports CVM type	Fail
4	Fail CVM Processing	Always	Fail

1.7 USA-Debit Test Card 12 - Discover, DI, 2-AID (U.S. Debit, Discover), English/Spanish/French, USA, USD

A dual interface (contact & contactless), 2-AID Discover debit card with an Issuer Country Code of 'USA' and Currency Code of 'USD'.

The recommended transaction amount to generate a host approval is \$79.00.

1.7.1 Contact: CVM List - Discover U.S. Debit, AID A0000001524010

Cardholder Verification Method List ('0203 1F03')			
CVM	Verification Method	Conditions	If unsuccessful
1	Online PIN	Terminal supports CVM Type	Fail
2	No CVM required	Terminal supports CVM Type	Fail

1.7.2 Contact: CVM List - Discover Debit, AID A0000001523010

Cardholder Verification Method List ('0201 0203 1E03 1F03')			
CVM	Verification Method	Conditions	If unsuccessful
1	Online PIN	Unattended Cash	Next CVM
2	Online PIN	Terminal supports CVM type	Fail

3	Signature (paper)	Terminal supports CVM type	Fail
4	No CVM required	Terminal supports CVM type	Fail

1.7.3 Contactless: CVM List - Discover U.S. Debit, AID A0000001524010

Cardholder Verification Method List ('0203 1F03')			
CVM	Verification Method	Conditions	If unsuccessful
1	Online PIN	Terminal supports CVM type	Fail
2	No CVM required	Terminal supports CVM type	Fail

1.8 UAT-Flash Test Card 01 - Interac, DI, 1-AID(Interac), English/French, CAN, CAD

A dual interface (contact & contactless), 1-AID(Interac) Interac (Canadian) debit card with an Issuer Country Code of 'Canada' and Currency Code of 'CAD'. Languages supported are English and French.

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

1.8.1 Contact Interface: CVM List - Interac, AID A0000002771010

Cardholder Verification Method List ('0103 0203')			
CVM	Verification Method	Conditions	If unsuccessful
1	Offline Plaintext PIN	Terminal supports CVM type	Fail
2	Online PIN	Terminal supports CVM type	Fail

1.8.2 Contactless Interface: CVM List - Interac Flash, AID A0000002771010

Cardholder Verification Method List ('0203 1F03')			
CVM	Verification Method	Conditions	If unsuccessful
1	Online PIN	Terminal supports CVM type	Fail
2	No CVM required	Terminal supports CVM type	Fail

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

A dual interface (contact & contactless), 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.

1.9.1 Contact Interface: CVM List - AID A0000000651010

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

1.9.2 Contactless Interface: CVM List - AID A0000000651010

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

1.10 UnionPay-QP Test Card QPC1 - DI, Credit, 1-AID, Chinese, CHN, USD

A dual-interface, single-AID credit card with an Issuer Country Code of 'China' and Currency Code of 'USD'. Languages supported include Chinese.

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

1.10.1 Contact: CVM List - AID A000000333010102, EMV, 1st GAC ARQC

Cardholder Verification Method List ('4203 1E03 1F00')			
CVM	Verification Method	Conditions	If unsuccessful
1	Online PIN	Terminal supports CVM type	Next CVM
2	Signature (paper)	Terminal supports CVM type	Fail
3	No CVM required	Always	Fail

1.10.2 Contact: CVM List - AID A000000333010102, Low-Value

Cardholder Verification Method List ('4203 1E03 1F00')			
CVM	Verification Method	Conditions	If unsuccessful
1	Online PIN	Terminal supports CVM type	Next CVM
2	Signature (paper)	Terminal supports CVM type	Fail
3	No CVM required	Always	Fail

1.10.3 Contact: CVM List - AID A000000333010102, Dual-Currency, Low Value

Cardholder Verification Method List ('4203 1E03 1F00')			
CVM	Verification Method	Conditions	If unsuccessful
1	Online PIN	Terminal supports CVM type	Next CVM
2	Signature (paper)	Terminal supports CVM type	Fail
3	No CVM required	Always	Fail

1.10.4 Contactless: CVM List - AID A000000333010102, Debit/Credit

Cardholder Verification Method List ('4203 1E03 1F00')			
CVM	Verification Method	Conditions	If unsuccessful
1	Online PIN	Terminal supports CVM type	Next CVM
2	Signature (paper)	Terminal supports CVM type	Fail
3	No CVM required	Always	Fail