



Touchless Dual Interface Test Card Collection Summary

Version 7.00

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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
1.00	June 18, 2020	B2PS	<ul style="list-style-type: none"> Initial document release
2.00	March 31, 2021	B2PS	<ul style="list-style-type: none"> UAT-USA TC06, USA-Debit TC05 – expiry dates updated to 25/12
3.00	December 20, 2021	B2PS	<ul style="list-style-type: none"> UAT-USA card TC01 - change Expiry Date to 24/12, PAR (tag 9F 24) added UAT-USA TC06 - PAR (tag 9F 24) added USA-Debit TC01 - change Expiry Date to 24/12, PAR (tag 9F 24) added USA-Debit TC05 - PAR (tag 9F 24) added USA-Debit TC15 - replaced with updated DI card (Interac Flash BIN '00')
3.10	January 12, 2022	B2PS	<ul style="list-style-type: none"> Corrections to profile table info (UAT USA TC01, links to card details), miscellaneous typos Note concerning expired JCB DI Test Card A
4.00	March 22, 2022	B2PS	<ul style="list-style-type: none"> USA Debit TC15 - new PAN, BIN
5.00	June 27, 2022	B2PS	<ul style="list-style-type: none"> JCB Test Card updated – now A1, expiry 26/12
6.00	July 27, 2022	B2PS	<ul style="list-style-type: none"> UnionPay Test Card updated – now QPC6
7.00	September 26, 2022	B2PS	<ul style="list-style-type: none"> USA Debit TC12 – new PAN, BIN, expiry
8.00	December 14, 2022	B2PS	<ul style="list-style-type: none"> USA Debit TC12– Tag 57 updated (Final char is 'F')

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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 *****

NOTICE

Interac Flash card has a '001203' BIN range. These cards are supported by all Canadian processors but are not yet supported by all U.S. and international processors.

***** Check with your acquirer account representative to determine if the Interac Flash BIN range is supported by their development host. If your processor does not yet support Interac Flash, the card will function properly at the POS but it will not obtain a host approval. *****

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; JCB Dual Interface EMV™ Test Card Set; UnionPay QuickPass Test Card Set .

	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	4761*****0011	5413*****4111	3742*****1006
Expiry Date	12/2024	12/2025	12/2024
Service Code	201	201	201
Interface	Contact, Contactless, MSR	Contact, Contactless, MSR	Contact, Contactless, MSR
CVM (Contact) Default Condition: Terminal Supports CVM	Online PIN Signature No CVM required See card definition	Online PIN (ATM) Signature No CVM required See card definition	Online PIN (ATM) Online PIN Signature (paper) No CVM required 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	v7.x	v9.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	6510*****0133	4761*****0135	5413*****9130
Expiry Date	12/2023	12/2024	12/2025
Service Code	201	201	201
Interface	Contact, Contactless, MSR	Contact, Contactless, MSR	Contact, Contactless, MSR
CVM (Contact) Default Condition: Terminal Supports CVM	Online PIN Signature (paper) No CVM required See card definition	Online PIN (ATM) Online PIN (MCash) Signature (MCash) Online PIN (CBack) Signature Online PIN See card definition	Online PIN (ATM) Online PIN (CBack) Signature Online PIN No CVM required 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	v5.x	v6.x

	Test Card 12	Test Card 15
Original Card Set	USA-Debit	USA-Debit
Brand	Discover	Canadian Debit
AID	A00000015240410 A0000001523010	A0000002771010
PAN	6011*****0138	0012*****0003
Expiry Date	05/2026	12/2028
Service Code	201	220
Interface	Contactless, Contact, MSR	Contactless, Contact, MSR
CVM (Contact) Default Condition: <i>Terminal Supports CVM</i>	Online PIN No CVM required See card definition	Offline Enciphered PIN Offline Plaintext PIN Online PIN 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	v7.x	v6.x

	Test Card A1	Test Card QPC6
Original Card Set	JCB-Dual Interface	UnionPay-QP
Brand	JCB	UICS Credit
AID	A0000000651010	A000000333010102
PAN	3569*****2211	6210*****0008
Expiry Date	12/2026	10/2030
Service Code	-	201
Interface	Contact, Contactless	Contact, Contactless, MSR
CVM (Contact) Default Condition: <i>Terminal Supports CVM</i>	Offline Enciphered PIN Offline Plaintext PIN Signature Online PIN No CVM required See card definition	Online PIN Signature No CVM required See card definition
Approval Amount	\$10.00	\$10.00
Issuer Country Code	392 - JPN	156 - CHN
Application Currency Code	392 - JPY	156 - CNY
Language	'jaen' - Japanese, English	'zh' - Chinese
Card Version	v1.x	v1.0

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

A Dual Interface (Contact / Contactless) Visa credit 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 Contact: CVM List - AID A000000031010, Visa (EMV)

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 credit 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 Contact: CVM List - AID A000000041010, Mastercard (EMV)

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 CTLS: CVM List - AID A000000041010, Mastercard (PayPass MChip)

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 CTLS: CVM List - AID A00000025010402, Amex (ExpressPay EMV)

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 Contact: CVM List - AID A0000001523010, Discover (EMV)

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 CTLS: CVM List - AID A0000001523010, Discover (D-PAS EMV)

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 - AID A000000031010, Visa (EMV)

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

1.5.2 Contact: CVM List - U.S. Debit, AID A000000980840

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 CTLS: CVM List - Mastercard debit, AID A000000041010 (PayPass)

Cardholder Verification Method List ('0205 5E03 0203 1F03 0000')			
CVM	Verification Method	Conditions	If unsuccessful
1	Online PIN	Purchase with Cashback	Fail
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 CTLS: CVM List - U.S. Maestro, AID A000000042203 (PayPass)

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), Eng/Spa/Fre, 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 (EMV)

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 (EMV)

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 CTLS: CVM List - Discover U.S. Debit, AID A0000001524010 (D-PAS EMV, Online)

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 USA Debit Test Card 15 - Interac, DI, 1-AID (Interac), English, 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'.

All Merchant Type Indicator (MTI) Limits (tags 9F52, 9F54, 9F55, 9F56, 9F57) set to \$50.01

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

1.8.1 Contact: CVM List - Interac, AID A0000002771010 (EMV)

Cardholder Verification Method List ('0403 0103 0203')			
CVM	Verification Method	Conditions	If unsuccessful
1	Offline Enciphered PIN	Terminal supports CVM type	Fail
2	Offline Plaintext PIN	Terminal supports CVM type	Fail
3	Online PIN	Terminal supports CVM type	Fail

1.9 JCB-DI Test Card A1 - JCB, DI, 1-AID (JCB Credit), Japanese/English, JPN, JPY

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: CVM List - AID A000000651010 (EMV)

Cardholder Verification Method List ('4403 4103 1E03 0203 1F00')			
CVM	Verification Method	Conditions	If unsuccessful
1	Offline Enciphered 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 CTLS: CVM List - AID A000000651010 (EMV, Issuer Auth)

Cardholder Verification Method List ('4403 4103 1E03 0203 1F00')			
CVM	Verification Method	Conditions	If unsuccessful
1	Offline Enciphered 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

1.10 UnionPay-QP Test Card QPC6 - DI, 1-AID (UICS Credit), Chinese, CHN, CNY

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

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

1.10.1 Contact: CVM List - AID A00000333010102, 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 A00000333010102, 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
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1.10.3 Contact: CVM List - AID A00000333010102, 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 CTLS: CVM List - AID A00000333010102, 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