



**USA Debit  
EMV™ Test Card Set  
Summary**

**Version 6.00**

**February, 2017**

**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**

© 2016 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 USA Debit EMV™ Test Card Set (3 cards) only.

## **Attribution**

EMV™ is a trademark owned by EMVCo LLC.

All trademarked symbols seen below are registered trademarks of their respective organizations: Debit Network Alliance LLC, Mastercard International Incorporated and Visa Inc.



## **B2 Contact Information**

251 Consumers Road, Suite 1200, Toronto, ON M2J 4R3  
555 Northpoint Center, Suite 400, Alpharetta, GA 30022  
Tel: 416.730.9827 [www.b2ps.com](http://www.b2ps.com)

## Revision History

Version	Date	Updated By	Revisions
5.00	May 05, 2016	B2PS	Initial document release
5.01	May 26, 2016	B2PS	<ul style="list-style-type: none"> <li>• Transaction Values added</li> <li>• Various consistency, typographical, format corrections</li> </ul>
5.02	June 09, 2016	B2PS	<ul style="list-style-type: none"> <li>• Updated the Visa Debit card to reflect the new PAN *****0135</li> </ul>
5.03	June 20, 2016	B2PS	<ul style="list-style-type: none"> <li>• Corrected AID for DNA Card</li> </ul>
5.04	June 21, 2016	B2PS	<ul style="list-style-type: none"> <li>• Corrected Expiry date for Visa Card</li> </ul>
5.05	June 23, 2016	B2PS	<ul style="list-style-type: none"> <li>• TC 02, TC 03 - Corrected IINs in profiles table</li> <li>• TC 03 - reversed order of AIDs in profiles table to reflect descriptions</li> </ul>
5.10	July 20, 2016	B2PS	<ul style="list-style-type: none"> <li>• TC 01 - Version change to v5.1 with CVM change</li> <li>• TC 02 - Expiry date change from 18/12 to 19/12</li> </ul>
5.20	August 25, 2016	B2PS	<ul style="list-style-type: none"> <li>• Duplex-ready margins, tables, headers, etc.</li> </ul>
6.00	February 21, 2017	B2PS	<ul style="list-style-type: none"> <li>• TC01 - PAN, Expiry Date, discretionary data changed.</li> <li>• “MasterCard” changed to “Mastercard”</li> </ul>

## Table of Contents

<b>Chapter 1 - B2 USA Debit Test Card Set Profiles.....</b>	<b>2</b>
<b>1.1 Test Card 01 – DNA, Debit, English, USA, USD .....</b>	<b>3</b>
1.1.1 Cardholder Verification Method List - AID (A0000006200620 .....	<b>3</b>
<b>1.2 Test Card 02 – Visa, Dual AID, Debit, English, USA, USD.....</b>	<b>3</b>
1.2.1 Cardholder Verification Method List - Global AID (A0000000031010) .....	<b>3</b>
1.2.2 Cardholder Verification Method List - U.S. Common AID (A0000000980840) .....	<b>3</b>
<b>1.3 Test Card 03 – Mastercard, Dual AID, Debit, English, USA, USD .....</b>	<b>4</b>
1.3.1 Cardholder Verification Method List - Global AID (A0000000041010) .....	<b>4</b>
1.3.2 Cardholder Verification Method List - U.S. Common AID (A0000000042203) .....	<b>4</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 - B2 USA Debit Test Card Set Profiles

This USA Debit Test Card Set contains three cards with one card from each of the following card brands.



	Test Card 01	Test Card 02	Test Card 03
<b>Brand</b>	DNA	Visa	Mastercard
<b>Type</b>	Debit	Debit	Debit
<b>Description.</b>	Debit Network Alliance	Visa Debit: • U.S. Common Debit • Global Debit	Mastercard Debit: • U.S. Common Debit • Global Debit
<b>IIN</b>	-	476173	541333
<b>AID</b>	A0000006200620	A00000980840, A00000031010	A00000042203, A00000041010
<b>PAN</b>	400000 ***** 0028	476173 ***** 0135	541333 ***** 9130
<b>Expiry Date</b>	01/2022	12/2019	12/2022
<b>Service Code</b>	201	201	201
<b>Interface</b>	Contact, MSR	Contact, MSR	Contact, MSR
<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	\$20.00
<b>Issuer Country Code</b>	840 - USA	840 – USA	840 – USA
<b>Application Currency Code</b>	840 - USD	840 – USD	840 - USD
<b>Language</b>	'en' – English	'en' – English	'en' – English
<b>Card Version</b>	v6.0	v5.1	v5.0

## 1.1 Test Card 01 – DNA, Debit, English, USA, USD

A Debit Network Alliance debit 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 - AID (A0000006200620)

Cardholder Verification Method List ('0201020402031F03')			
CVM	Verification Method	Conditions	If unsuccessful
1	Online PIN	Unattended Cash	Fail
2	Online PIN	Manual Cash	Fail
3	Online PIN	Terminal supports CVM type	Fail
4	No CVM required	Always	Fail

## 1.2 Test Card 02 – Visa, Dual AID, Debit, English, USA, USD

A Visa debit card with two AIDs both referencing a single funding account, Issuer Country Code of 'USA' and Currency Code of 'USD'. Both AIDs reference a single funding account.

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

### 1.2.1 Cardholder Verification Method List - Global AID (A0000000031010)

Cardholder Verification Method List ('020142041E0402055E0042001F00')			
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

### 1.2.2 Cardholder Verification Method List - U.S. Common AID (A0000000980840)

Cardholder Verification Method List ('02010004020542001F00')			
CVM	Verification Method	Conditions	If unsuccessful
1	Online PIN	Unattended Cash	Fail
2	Fail CVM Processing	Manual Cash	Fail
3	Online PIN	Purchase with Cashback	Fail
4	Online PIN	Always	Next CVM
5	No CVM Required	Always	Fail

### 1.3 Test Card 03 – Mastercard, Dual AID, Debit, English, USA, USD

A Mastercard debit card with two AIDs both referencing a single funding account, Issuer Country Code of 'USA' and Currency Code of 'USD'.

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

#### 1.3.1 Cardholder Verification Method List - Global AID (A0000000041010)

Cardholder Verification Method List ('42011E0342031F03')			
CVM	Verification Method	Conditions	If unsuccessful
1	Online PIN	Unattended Cash	Next CVM
2	Signature (paper)	Terminal supports CVM type	Fail
3	Online PIN	Terminal supports CVM type	Next CVM
4	No CVM required	Terminal supports CVM type	Fail

#### 1.3.2 Cardholder Verification Method List - U.S. Common AID (A0000000042203)

Cardholder Verification Method List ('020542031F03')			
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