



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

**Version 7.10**

**November 2018**

**Powered by B2»**

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## 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	July 19, 2016	B2PS	<ul style="list-style-type: none"> <li>• TC01, TC 02 - AID corrected in Profiles table.</li> <li>• Formatting changes to improve consistency across docs</li> </ul>
5.10	August 30, 2016	B2PS	<ul style="list-style-type: none"> <li>• Duplex-print ready: Header, Margins, tables adjusted</li> </ul>
5.11	October 24, 2016	B2PS	<ul style="list-style-type: none"> <li>• Added "Summary" to title page</li> </ul>
5.20	Sept. 21, 2017	B2PS	<ul style="list-style-type: none"> <li>• TC04, TC05 - Cards v6.0 have 2-byte Kernel ID</li> </ul>
6.00	December 27, 2017	B2PS	<ul style="list-style-type: none"> <li>• TC04, TC05 - Cards updated with increased contactless facility, 'Approval Amount' updated</li> </ul>
6.10	June 26, 2018	B2PS	<ul style="list-style-type: none"> <li>• TC05 - CL CVM list corrected.</li> </ul>
7.00	September 24, 2018	B2PS	<ul style="list-style-type: none"> <li>• TC01 - Contactless CVM corrected</li> <li>• Amex cards (TC01, TC02, TC03) - Expiry date changed to 24/12</li> <li>• Discover cards (TC04, TC05, TC06) - Expiry date changed to 23/12</li> </ul>
7.10	November 23, 2018	B2PS	<ul style="list-style-type: none"> <li>• TC05 - 'plastic-only' change (no change to card magstripe or chip). Card version changes from v8.0 to v8.1.</li> </ul>

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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 \*\*\***

## Chapter 1 - B2 USA Supplementary EMV Test Card Set Profiles

This USA-Supplementary EMV Test Card Set contains six cards with three cards from each of the following card brands.



	Test Card 01	Test Card 02	Test Card 03
<b>Brand</b>	American Express	American Express	American Express
<b>Type</b>	Credit	Credit	Credit
<b>Description</b>	Dual Interface, Online Only	Dual Interface, Online Only	Fallback
<b>IIN</b>	-	-	-
<b>AID</b>	A000000025010402	A000000025010402	-
<b>PAN</b>	374245 ***** 1006	374245 ***** 1003	374245 ***** 1006
<b>Expiry Date</b>	12/2024	01/2024	12/2024
<b>Service Code</b>	201	201	201
<b>Interface</b>	Contact, Contactless, MSR	Contact, Contactless, MSR	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>	\$68.00	\$1.03	\$36.00
<b>Issuer Country Code</b>	840 - USA	840 - USA	-
<b>Application Currency Code</b>	840 - USD	840 - USD	-
<b>Language</b>	'en' – English	'en' – English	-
<b>Card Version</b>	v6.0	v6.0	v6.0



	Test Card 04	Test Card 05	Test Card 06
<b>Brand</b>	Discover	Discover	Discover
<b>Type</b>	Credit	Credit	Credit
<b>Description.</b>	Dual Interface, Online Only	Dual Interface, Offline Capable	Fallback
<b>IIN</b>	-	-	
<b>AID</b>	A0000001523010	A0000001523010	-
<b>PAN</b>	651000 ***** 0133	651000 ***** 0216	651000 ***** 0331
<b>Expiry Date</b>	12/2023	12/2023	01/2023
<b>Service Code</b>	201	201	201
<b>Interface</b>	Contact, Contactless, MSR	Contact, Contactless, MSR	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>	\$79.00	\$79.00	\$26.00
<b>Issuer Country Code</b>	840 - USA	840 - USA	-
<b>Application Currency Code</b>	840 - USD	840 - USD	-
<b>Language</b>	'en' – English	'en' – English	-
<b>Card Version</b>	v8.0	v8.1	v6.0

## 1.1 Test Card 01 – 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.

### 1.1.1 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

### 1.1.2 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)	Not Unattended Cash, Manual Cash or Cashback	Next CVM
3	No CVM required	Terminal supports CVM type	Fail

## 1.2 Test Card 02 – 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 \$1.03.

### 1.2.1 Cardholder Verification Method List

Cardholder Verification Method List ('4201 5E03 4103 5F03')			
CVM	Verification Method	Conditions	If unsuccessful
1	Online PIN	Unattended Cash	Next CVM
2	Signature (paper)	Terminal supports CVM type	Next CVM
3	Offline Plaintext PIN	Terminal supports CVM type	Next CVM
4	No CVM required	Terminal supports CVM type	Next CVM

### 1.2.2 Cardholder Verification Method List (CL)

Cardholder Verification Method List ('4203 5E03 1F02')			
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	Not Unattended Cash, Manual Cash or Cashback	Fail

### 1.3 Test Card 03 – American Express, Technical Fallback Card

This card has a chip image printed on the card but it does not contain an actual chip.

When 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 \$36.00.

### 1.4 Test Card 04 – Discover, DI, 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 Test Card 05 – Discover, DI, 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.

#### 1.5.1 Cardholder Verification Method List

Cardholder Verification Method List ('4201 4103 1F03')			
CVM	Verification Method	Conditions	If unsuccessful
1	Online PIN	Unattended Cash	Next CVM
2	Offline Plaintext PIN	Terminal supports CVM type	Next CVM
3	No CVM required	Terminal supports CVM type	Fail



### 1.5.2 Cardholder Verification Method List (CL)

Cardholder Verification Method List ('4201 4103 1F03')			
CVM	Verification Method	Conditions	If unsuccessful
1	Online PIN	Unattended Cash	Next CVM
2	Offline Plaintext PIN	Terminal supports CVM type	Next CVM
3	No CVM required	Terminal supports CVM type	Fail

### 1.6 Test Card 06 – Discover, Technical Fallback Card

This card has a chip image printed on the card but it does not contain an actual chip.

When inserted, a chip error will be detected.

This should trigger Technical Fallback processing and the transaction should continue as a magstripe Technical transaction.

The recommended transaction amount to generate a host approval is \$26.00.