



**First Data  
EMV<sup>™</sup> Test Card Set  
Summary**

**Version 2.10**

**January 2019**

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## Revision History

Version	Date	Updated By	Revisions
1.00	March 15, 2016	B2PS	Initial document creation
1.20	August 30, 2016	B2PS	<ul style="list-style-type: none"><li>• Transaction Values added</li><li>• Tag 8E (CVM) data added for each card</li><li>• TOC formatting adjusted for readability with new CVM</li><li>• PAN Masking applied</li><li>• Duplex-print ready: Header, Margins, tables adjusted</li></ul>
1.30	January 5, 2018	B2PS	<ul style="list-style-type: none"><li>• TC02 - Approval Amount changed to \$120. Descriptive text wrt Host processing added</li><li>• "MasterCard" replaced with "Mastercard" where appropriate</li></ul>
2.00	February 5, 2018	B2PS	<ul style="list-style-type: none"><li>• All cards updated: expiry date set to 22/12</li><li>• TC02 - documentation corrected to reflect Issuer Country of Canada, Currency of CAD</li></ul>
2.10	January 7, 2019	B2PS	<ul style="list-style-type: none"><li>• TC01 plastic corrected to indicate "Signature". Documentation now reflects this latest (v3.1)</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 - First Data EMV Test Card Profiles

This Test Card Set contains four cards, defined as follows:

	Test Card 01	Test Card 02	Test Card 03
<b>Brand</b>	Visa	MasterCard	Visa
<b>Type</b>	Credit	Credit	Credit
<b>AID</b>	A0000000031010	A0000000041010	A0000000031010
<b>PAN</b>	476173 ***** 0010	541333 ***** 0434	476173 ***** 0010
<b>Expiry Date</b>	12/2022	12/2022	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	\$120.00	\$10.00
<b>Online / Offline</b>	Online Only	Online Only	Online Only
<b>Issuer Country Code</b>	840 (USA)	124 (CAN)	124 (CAN)
<b>Application Currency Code</b>	840 (USD)	124 (CAD)	124 (CAD)
<b>Language</b>	'en' – English	'en' – English	'en' – English
<b>Application Confirmation</b>	No	No	No
<b>Card Purpose</b>	Visa Signature Card	ARPC validation fails and chip decline reversal should be generated	Visa Offline PIN Card
<b>Card Version</b>	v3.1	v3.0	v3.0

	Test Card 04
<b>Brand</b>	Interac
<b>Type</b>	Debit
<b>AID</b>	A0000002771010
<b>PAN</b>	450644 ***** 1933
<b>Expiry Date</b>	12/2022
<b>Service Code</b>	220
<b>Interface</b>	Contact, MSR

	<b>Test Card 04</b>
<b>CVM</b>	<a href="#">See card definition</a>
<b>Approval Amount</b>	\$10.00
<b>Online / Offline</b>	Online Only
<b>Issuer Country Code</b>	124 (CAN)
<b>Application Currency Code</b>	124 (CAD)
<b>Language</b>	'en' – English
<b>Application Confirmation</b>	No
<b>Card Purpose</b>	Interac Canadian Debit Card
<b>Card Version</b>	v3.0

## 1.1 Test Card 01 – Visa, Credit, English, USA, USD

A 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 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 – Mastercard, Credit, English, CAN, CAD

A Mastercard credit card with Issuer Country Code of ‘CAN’ and Application Currency Code of ‘CAD’ that may generate an ACC at the 2<sup>nd</sup> 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 2<sup>nd</sup> 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.

### 1.2.1 Cardholder Verification Method List – AID (A0000000041010)

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

## 1.3 Test Card 03 – Visa, Credit, English, CAN, CAD

A Visa credit card with Issuer Country Code of ‘CAN’ and Currency Code of ‘CAD’.

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’)			
CVMr	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 – Interac, Debit, English, CAN, CAD

An Interac (Canadian) debit card with Issuer Country Code of 'CAN' and Currency Code of 'CAD'.

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

### 1.4.1 Cardholder Verification Method List – AID (A0000002771010)

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