



**Fiserv
EMV™ Test Card Set
Summary**

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Revision History

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Table of Contents

Chapter 1 - Fiserv EMV Test Card Profiles	2
1.1 Test Card 01 – Visa, Credit, English, USA, USD	4
1.1.1 Cardholder Verification Method List – AID (A0000000031010)	4
1.2 Test Card 02 – Mastercard, Credit, English, CAN, CAD	4
1.2.1 Cardholder Verification Method List – AID (A0000000041010)	4
1.3 Test Card 03 – Visa, Credit, English, CAN, CAD	4
1.3.1 Cardholder Verification Method List – AID (A0000000031010)	4
1.4 Test Card 04 – Interac, Debit, English, CAN, CAD	5
1.4.1 Cardholder Verification Method List – AID (A0000002771010)	5

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 - Fiserv EMV Test Card Profiles

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

	Test Card 01	Test Card 02	Test Card 03
Brand	Visa	Mastercard	Visa
Type	Credit	Credit	Credit
AID	A0000000031010	A0000000041010	A0000000031010
PAN	476173 ***** 0010	541333 ***** 0434	476173 ***** 0010
Expiry Date	12/2022	12/2022	12/2022
Service Code	201	201	201
Interface	Contact, MSR	Contact, MSR	Contact, MSR
CVM	See card definition	See card definition	See card definition
Approval Amount	\$10.00	\$120.00	\$10.00
Online / Offline	Online Only	Online Only	Online Only
Issuer Country Code	840 (USA)	124 (CAN)	124 (CAN)
Application Currency Code	840 (USD)	124 (CAD)	124 (CAD)
Language	'en' – English	'en' – English	'en' – English
Application Confirmation	No	No	No
Card Purpose	Visa Signature Card	ARPC validation fails and chip decline reversal should be generated	Visa Offline PIN Card
Card Version	v3.2	v4.0	v3.1

	Test Card 04
Brand	Interac
Type	Debit
AID	A0000002771010
PAN	450644 ***** 1933
Expiry Date	12/2022
Service Code	220
Interface	Contact, MSR
CVM	See card definition
Approval Amount	\$10.00
Online / Offline	Online Only
Issuer Country Code	124 (CAN)
Application Currency Code	124 (CAD)
Language	'en' – English
Application Confirmation	No
Card Purpose	Canadian Debit Card
Card Version	v3.1

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 2nd 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 2nd 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