



iQmetrix UAT EMV™ Test Card Set

Version 1.00

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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 *****

IMPORTANT NOTICES

The Interac Flash test card in this set (Test Card 07) have a '001203' BIN range. These cards are supported by all Canadian processors but are not *necessarily* supported by all U.S. and International processors.

***** Check with your acquirer account representative to determine if this 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 device but it will not obtain a host approval. *****

IMPORTANT TECHNICAL NOTICE from Interac – ACQUIRERS' SUPPORT

Link to Interac document: [Interac Letter - Issuer simulator setup for Flash Cards](#)

"When using the contact interface in an Acquirer test environment, the Issuer simulator must be configured to return value '88 40' in ARPCrc response (ARPCrc byte 1 bits 6-3 should be set to zero).

Unless issuer simulator is configured to return '88 40', a contact transaction may block the card."

--- B2 will charge to replace cards blocked in this manner ---

Chapter 1 - iQmetrix UAT EMV Test Card Set Profiles

This iQmetrix User Acceptance Testing (UAT) EMV Test Card Set contains 8, all from the following card brands.



	Test Card 01	Test Card 02	Test Card 03
Brand	Visa	Visa	Visa
Type	Credit	Credit	Debit
AID	A0000000031010	A0000000031010	A0000000031010 A0000000980840
PAN	4761 7300 0000 0011	4761 7310 0000 0043	4761 7390 0101 0135
Expiry Date	12/2024	12/2024	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) Offline Plaintext PIN Signature No CVM required See card definition	Online PIN (ATM) Online PIN (MCash) Signature (MCash) Online PIN (CBack) Signature Online PIN No CVM required See card definition
Approval Amount	\$10.00	\$10.00	\$10.00
Issuer Country Code	840 - USA	840 - USA	840 - USA
Application Currency Code	840 - USD	840 - USD	840 - USD
Language(s)	'en' - English	'en' - English	'en' - English
Card Version	v1.x	v1.x	v1.x

	Test Card 04	Test Card 05	Test Card 06
Brand	Mastercard	Mastercard	Amex
Type	Credit	Credit	Credit
AID	A0000000041010	A0000000041010	A000000025010402 A0000000291010
PAN	5413 3300 8960 4111	2223 6000 8902 0329	3742 450017 51006
Expiry Date	12/2025	12/2025	12/2024
Service Code	201	201	201
Interface	Contact, Contactless, MSR	Contact, MSR	Contact, Contactless, MSR
CVM (Contact) Default Condition: Terminal Supports CVM	Online PIN (ATM) Signature No CVM required See card definition	Online PIN (ATM) Offline Enciphered PIN Offline Plaintext PIN Signature No CVM required See card definition	Online PIN (ATM) Online PIN Signature No CVM required See card definition
Approval Amount	\$20.00	\$20.00	\$1.03
Issuer Country Code	840 - USA	840 - USA	840 - USA
Application Currency Code	840 - USD	840 - USD	840 - USD
Language(s)	'en' - English	'en' - English	'en' - English
Card Version	v1.x	v1.x	v1.x

	Test Card 07	Test Card 08
Brand	Interac	DNA
Type	Debit	Debit
AID	A0000002771010	A0000006200620
PAN	0012 0300 0000 0003	4000 0000 0000 0028
Expiry Date	12/2028	12/2025
Service Code	220	201
Interface	Contact, Contactless, MSR	Contact, MSR
CVM (Contact) Default Condition: Terminal Supports CVM	Offline Enciphered PIN Offline Plaintext PIN Online PIN See card definition	Online PIN (ATM) Online PIN (MCash) Signature No CVM required See card definition
Approval Amount	\$10.00	\$10.00
Issuer Country Code	124 - Canada	840 - USA
Application Currency Code	124 - CAD	840 - USD
Language(s)	'enfr' – English, French	'en' - English
Card Version	v1.x	v1.x

1.1 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 (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	Terminal supports CVM type	Fail

1.1.2 Contact: Application Tag data - AID A000000031010 (EMV)

Tag	Element name	Data	v1.x
50	Application Label	56 49 53 41 20 43 52 45 44 49 54 - 'VISA CREDIT'	
57	Track 2 Equivalent Data	47 61 73 00 00 00 00 11 D2 41 22 01 13 03 13 06 00 00 0F	
5A	Application Primary Account Number (PAN)	47 61 73 00 00 00 00 11	
5F 20	Cardholder Name	49 51 4D 65 74 72 69 78 2F 54 65 73 74 20 43 61 72 64 20 30 31 20 20 20 20 20 - 'IQMetrix/Test Card 01	
5F 24	Application Expiration Date	24 12 31	
5F 25	Application Effective Date	xx xx xx	
5F 28	Issuer Country Code	08 40 - USA	
5F 2D	Language Preference	65 6E - 'en' (English)	
5F 30	Service Code	02 01	
5F 34	Application PAN Sequence Number	01	
82	Application Interchange Profile [VIS]	1C 00 BYTE 1: b7 - Offline SDA NOT supported b6 - Offline DDA NOT supported b5 - Cardholder verification supported b4 - Terminal risk mgmt to be performed b3 - Issuer authentication supported using External Authenticate command b1 - Combined DDA / GEN AC NOT supported BYTE 2: b8 - Use for Visa NOT supported b7 - Is NOT Mobile phone	
84	Dedicated File (DF) Name	A0 00 00 00 03 10 10	
8C	Card Risk Management Data Object List 1 (CDOL1)	9F 02 06 9F 03 06 9F 1A 02 95 05 5F 2A 02 9A 03 9C 01 9F 37 04	
8D	Card Risk Management Data Object List 2 (CDOL2)	8A 02 9F 02 06 9F 03 06 9F 1A 02 95 05 5F 2A 02 9A 03 9C 01 9F 37 04	
8E	Cardholder Verification Method (CVM) List	00 00 00 00 00 00 00 00 00 42 03 5E 03 1F 00	
8F	Certification Authority Public Key Index	92	

Tag	Element name	Data	v1.x
90	Issuer Public Key Certificate	3C 96 F7 65 8F BC 29 A2 02 F1 91 46 BD E9 21 66 B0 F6 22 1B BC CB 02 E3 26 71 0B 9E 22 9D 16 FA E9 AD 0C 87 4C 06 85 91 6E 19 F0 E3 26 93 EE 20 1B CE 23 59 50 9A 6D 65 72 F8 EC 3F C3 73 12 6B 34 3F 9C B8 15 3D 61 B7 EA B2 D4 2D E1 9D 56 08 31 85 A0 3D D1 4C 26 8D 40 DF 08 35 C5 5E AB FA 38 ED 28 BC E4 2C D0 01 3D A9 4F 80 05 18 B7 53 C2 46 EF FB A0 8F D2 02 9B AD 5D FC F0 DA F0 7B 7D 80 1C 46 5F FD 25 2C 70 B9 21 53 B3 30 D9 5D CA 2F A1 FA AE 2D 01 68 A4 EA 8B 47 5C D8 05 DC 32 AA 96 4C 17 BF CD 2C D5 D0 30 9A B0 EA 76 1B	
92	Issuer Public Key Remainder	50 DA 20 DD A8 95 3B 69 3F ED 84 36 68 31 BA 1E EA 97 F7 8F 79 2A CF 8C B9 8F DF 01 49 A7 B7 8F DA 1C 49 67	
94	Application File Locator (AFL)	10 01 01 00 10 02 05 01 B0 01 01 00	
9F 07	Application Usage Control	FF 00 BYTE 1: b8 - Domestic cash trans. valid b7 - Int'l cash transactions valid b6 - Domestic goods valid b5 - International goods valid b4 - Domestic services valid b3 - International services valid b2 - ATMs valid b1 - non-ATM terminals valid BYTE 2: b8 - Domestic cashback NOT allowed b7 - International cashback NOT allowed	
9F 08	Application Version Number [VIS]	00 96	
9F 0D	Issuer Action Code - Default	B0 50 AC 88 00	
9F 0E	Issuer Action Code - Denial	00 00 00 00 00	
9F 0F	Issuer Action Code - Online	B0 70 9C 98 00	
9F 10	Issuer Application Data [VSDC]	xx xx 0A xx xx xx xx *	
9F 11	Issuer Code Table Index	01	
9F 12	Application Preferred Name	56 69 73 61 20 43 72 65 64 69 74 - 'Visa Credit'	
9F 13	Last Online Application Transaction Counter (ATC) Register	xx xx *	
9F 17	Personal Identification Number (PIN) Try Counter	03	
9F 1F	Track 1 Discretionary Data	31 31 34 33 38 30 34 34 30 30 30 30 30 30 30 30 30 30 30 30 30 30 30 30 38 39 33 30 33	
9F 24	Payment Account Reference (PAR)	56 30 30 31 30 30 31 33 30 31 36 31 37 33 31 30 36 36 39 33 30 33 37 34 38 39 33 30 33	
9F 26	Application Cryptogram (AC)	xx xx xx xx xx xx xx xx *	
9F 27	Cryptogram Information Data (CID)	80	
9F 32	Issuer Public Key Exponent	03	
9F 36	Application Transaction Counter (ATC)	xx xx *	
9F 44	Application Currency Exponent	02	

Tag	Element name	Data	v1.x
9F 46	ICC Public Key Certificate	57 F8 BA 64 90 E4 AE 1D 81 BD 83 4E 62 A2 81 94 7A A9 BE F4 ED 2E 9A 9F 47 D7 19 F9 40 37 6C 6A 96 6E 0E 42 A4 FA AC 9A FE 6F 3D 13 08 E9 97 16 58 CD FA 19 2E 8D BD 69 F4 19 DA 55 AF C8 DB 8A 48 F0 82 4A E8 12 B3 90 99 E8 A8 49 A0 32 46 9F 02 22 A1 78 95 51 DE 3D 30 AC 0E DC EE 48 AF D7 2B AD BC 08 EC 4A F6 6C 61 26 2C 2D 7B DF 3E 39 60 09 27 B8 29 97 61 59 F5 DF 9B 1B A2 2B 29 0C 37 66 4C EB 03 45 52 4B 3C 03 FC 1B A3 9E 8A 57 73 16 68 61 6A BF 64 B6 A6 AA 93 A0 C8 3C 37 63 28 3D AF 38 22 0E A3 85 D1 CA B7 F0 F5 5A 79 72	
9F 47	ICC Public Key Exponent	03	
9F 49	Dynamic Data Authentication Data Object List (DDOL)	9F 37 04	
9F 4A	Static Data Authentication Tag List	82	
9F 51	Application Currency Code [VSDC]	08 40 - USD	
9F 52	Application Default Action [VSDC VIS 1.5]	C0 00 00 00 00 00	
9F 53	Consecutive Transaction Limit (International) [VSDC]	00	
9F 54	Cumulative Total Transaction Amount Limit [VSDC]	00 00 00 00 00 00	
9F 56	Issuer Authentication Indicator [VSDC]	80	
9F 57	Issuer Country Code [VSDC]	08 40 - USA	
9F 58	Consecutive Transaction Counter Limit [VSDC]	00	
9F 59	Consecutive Transaction Counter Upper Limit [VSDC]	00	
9F 5C	Cumulative Total Transaction Amount Upper Limit [VSDC]	00 00 00 00 00 00	
9F 5E	Consecutive Transaction International Upper Limit [VSDC]	00	
9F 68	Card Additional Processes [qVSDC VCPS 2.1]	10 00 10 00	
9F 72	Consecutive Transaction Limit (International-Country) [VSDC]	00	
BF 55	Contactless Counters Data Template	DF 11 01 00 DF 21 01 00 DF 31 01 00	
BF 56	Counters Data Template	DF 11 01 01 DF 21 01 00 DF 31 01 00	
BF 57	International Counters Data Template	DF 11 01 01 DF 21 01 00 DF 31 01 00 DF 51 01 01 DF 61 01 00	
BF 58	Amounts Data Template	DF 11 06 00 00 00 00 00 00 DF 21 06 00 00 00 00 00 00 DF 31 06 00 00 00 00 00 00	
BF 5B	Application Internal Data Template	DF 01 02 00 00	

* Tag value changes with card usage

1.1.3 CTLs: Application Tag data - AID A000000031010 (qVSDC Online)

Tag	Element name	Data	v1.x
50	Application Label	56 49 53 41 20 43 52 45 44 49 54 - 'VISA CREDIT'	
57	Track 2 Equivalent Data	47 61 73 00 00 00 00 11 D2 41 22 01 13 03 13 06 00 00 0F	
5A	Application Primary Account Number (PAN)	47 61 73 00 00 00 00 11	

Tag	Element name	Data	v1.x
5F 24	Application Expiration Date	24 12 31	
5F 2D	Language Preference	65 6E - 'en' (English)	
5F 34	Application PAN Sequence Number	01	
82	Application Interchange Profile [VCPS]	20 00 BYTE 1: b7 - Offline SDA (online Auth) NOT supported b6 - Offline DDA supported BYTE 2: b8 - MSD NOT supported b7 - Is Mobile handset b6 - Is Contactless transaction	
84	Dedicated File (DF) Name	A0 00 00 00 03 10 10	
8F	Certification Authority Public Key Index	92	
90	Issuer Public Key Certificate	3C 96 F7 65 8F BC 29 A2 02 F1 91 46 BD E9 21 66 B0 F6 22 1B BC CB 02 E3 26 71 0B 9E 22 9D 16 FA E9 AD 0C 87 4C 06 85 91 6E 19 F0 E3 26 93 EE 20 1B CE 23 59 50 9A 6D 65 72 F8 EC 3F C3 73 12 6B 34 3F 9C B8 15 3D 61 B7 EA B2 D4 2D E1 9D 56 08 31 85 A0 3D D1 4C 26 8D 40 DF 08 35 C5 5E AB FA 38 ED 28 BC E4 2C D0 01 3D A9 4F 80 05 18 B7 53 C2 46 EF FB A0 8F D2 02 9B AD 5D FC F0 DA F0 7B 7D 80 1C 46 5F FD 25 2C 70 B9 21 53 B3 30 D9 5D CA 2F A1 FA AE 2D 01 68 A4 EA 8B 47 5C D8 05 DC 32 AA 96 4C 17 BF CD 2C D5 D0 30 9A B0 EA 76 1B	
92	Issuer Public Key Remainder	50 DA 20 DD A8 95 3B 69 3F ED 84 36 68 31 BA 1E EA 97 F7 8F 79 2A CF 8C B9 8F DF 01 49 A7 B7 8F DA 1C 49 67	
94	Application File Locator (AFL)	10 04 07 00	
9F 10	Issuer Application Data [VCPS 2.2]	xx xx 0A xx xx xx xx *	
9F 13	Last Online Application Transaction Counter (ATC) Register	xx xx *	
9F 17	Personal Identification Number (PIN) Try Counter	03	
9F 24	Payment Account Reference (PAR)	56 30 30 31 30 30 31 33 30 31 36 31 37 33 31 30 36 36 39 33 30 33 37 34 38 39 33 30 33	
9F 26	Application Cryptogram (AC)	xx xx xx xx xx xx xx xx *	
9F 27	Cryptogram Information Data (CID)	80	
9F 32	Issuer Public Key Exponent	03	
9F 36	Application Transaction Counter (ATC)	xx xx *	
9F 38	Processing Options Data Object List (PDOL)	9F 66 04 9F 02 06 9F 03 06 9F 1A 02 95 05 5F 2A 02 9A 03 9C 01 9F 37 04	
9F 46	ICC Public Key Certificate	5D B3 4F 2B B8 10 0C 12 F2 D2 9D 44 D5 57 B6 9E DB 83 4D B3 34 23 F6 12 4E A0 BB DC 45 D4 99 0F 38 14 68 05 5C 18 86 27 52 E1 AE 55 58 30 A3 35 2C E1 A4 5B 14 0C 04 C4 6B BF 00 41 F9 1C D6 12 C2 40 A1 14 9C 2F 47 0D B4 DC E4 F8 C9 CE 1C 44 E2 DA 91 1E F8 72 0D B3 FB 04 E2 02 14 42 9C 22 07 01 87 90 4A 0A E2 4D 75 7A 3C 0A 44 93 45 B8 13 79 7F FB 43 65 88 3C 8D 96 58 90 12 81 66 24 D1 D0 55 96 2A E5 70 20 D5 F0 5D F0 37 B8 D2 E2 94 66 56 CA 84 12 B6 F8 66 2F 16 96 C0 24 50 DB CC 35 B8 1E 69 53 17 54 37 56 1A 16 96 FD 4A D5	
9F 47	ICC Public Key Exponent	03	

Tag	Element name	Data	v1.x
9F 4B	Signed Dynamic Application Data	C5 19 BA C2 5D 72 A3 E6 CB B2 E7 CB 9F 53 C5 3D B4 FF 60 87 EC 03 1A 13 04 D2 A5 47 7A 11 F6 B9 57 B8 C0 16 AD 63 38 9B A7 24 CF 24 5A 25 70 49 CE A5 6D 78 A2 0E DD C0 B9 2F D1 DF F5 A9 47 E8 4C 4A 1A DE 41 64 A0 36 18 80 10 31 B7 C3 E1 21 0F 81 87 DD AD 32 C7 46 D1 41 96 A1 7E 50 1A 47 2D 1A 33 9A FA 8F 35 D0 18 82 22 A8 F1 15 85 7E C7 8E 2A 59 24 09 43 55 3C C1 1D 65 AD 2E 54 D2	
9F 51	Application Currency Code [VSDC]	08 40 - USD	
9F 52	Application Default Action [VSDC VIS 1.6]	C0 00 00 00 00 00	
9F 53	Consecutive Transaction Limit (International) [VSDC]	00	
9F 54	Cumulative Total Transaction Amount Limit [VSDC]	00 00 00 00 00 00	
9F 56	Issuer Authentication Indicator [VSDC]	80	
9F 57	Issuer Country Code [VSDC]	08 40 - USA	
9F 58	Consecutive Transaction Counter Limit [VSDC]	00	
9F 59	Consecutive Transaction Counter Upper Limit [VSDC]	00	
9F 5A	Application Program Identifier	31 08 40 08 40	
9F 5C	Cumulative Total Transaction Amount Upper Limit [VSDC]	00 00 00 00 00 00	
9F 5E	Consecutive Transaction International Upper Limit [VSDC]	00	
9F 68	Card Additional Processes [qVSDC VCPS 2.2]	10 00 10 00	
9F 69	Card Authentication Related Data [qVSDC]	01 1A C2 2A 49 38 00	
9F 6C	Card Transaction Qualifiers [qVSDC VCPS 2.2]	38 00 BYTE 1: b8 - Online PIN NOT required b7 - Signature NOT required b6 - Do go online if Offline Data Authentication fails and Reader is online capable b5 - Do switch interface if Offline Data Authentication fails and Reader supports contact chip b4 - Do go Online if Application Expired b3 - Do NOT switch interface for Cash Transactions b2 - Do NOT switch interface for Cashback Transactions b1 - Is valid for contactless ATM transactions BYTE 2: b8 - Consumer Device CVM NOT performed b7 - Card does NOT Support Issuer Update Processing at POS	
9F 6E	Form Factor Indicator [qVSDC]	20 70 00 00	
9F 72	Consecutive Transaction Limit (International-Country) [VSDC]	00	
BF 55	Contactless Counters Data Template	DF 11 01 00 DF 21 01 00 DF 31 01 00	
BF 56	Counters Data Template	DF 11 01 00 DF 21 01 00 DF 31 01 00	
BF 57	International Counters Data Template	DF 11 01 00 DF 21 01 00 DF 31 01 00 DF 51 01 00 DF 61 01 00	

Tag	Element name	Data	v1.x
BF 58	Amounts Data Template	DF 11 06 00 00 00 00 00 00 00 DF 21 06 00 00 00 00 00 00 DF 31 06 00 00 00 00 00 00	
BF 5B	Application Internal Data Template	DF 01 02 00 00	

* Tag value changes with card usage

1.1.4 CTLS: Application Tag data - AID A000000031010 (qVSDC Offline)

Tag	Element name	Data	v1.x
50	Application Label	56 49 53 41 20 43 52 45 44 49 54 - 'VISA CREDIT'	
57	Track 2 Equivalent Data	47 61 73 00 00 00 00 11 D2 41 22 01 13 03 13 06 00 00 0F	
5F 2D	Language Preference	65 6E - 'en' (English)	
5F 34	Application PAN Sequence Number	01	
82	Application Interchange Profile [VCPS]	20 00 BYTE 1: b7 - Offline SDA (online Auth) NOT supported b6 - Offline DDA supported BYTE 2: b8 - MSD NOT supported b7 - Is Mobile handset b6 - Is Contactless transaction	
84	Dedicated File (DF) Name	A0 00 00 00 03 10 10	
9F 10	Issuer Application Data [VSDC]	xx xx 0A xx xx xx xx *	
9F 13	Last Online Application Transaction Counter (ATC) Register	xx xx *	
9F 17	Personal Identification Number (PIN) Try Counter	03	
9F 26	Application Cryptogram (AC)	xx xx xx xx xx xx xx xx *	
9F 27	Cryptogram Information Data (CID)	80	
9F 36	Application Transaction Counter (ATC)	xx xx *	
9F 38	Processing Options Data Object List (PDOL)	9F 66 04 9F 02 06 9F 03 06 9F 1A 02 95 05 5F 2A 02 9A 03 9C 01 9F 37 04	
9F 51	Application Currency Code [VSDC]	08 40 - USD	
9F 52	Application Default Action [VSDC VIS 1.5]	C0 00 00 00 00 00	
9F 53	Consecutive Transaction Limit (International) [VSDC]	00	
9F 54	Cumulative Total Transaction Amount Limit [VSDC]	00 00 00 00 00 00	
9F 56	Issuer Authentication Indicator [VSDC]	80	
9F 57	Issuer Country Code [VSDC]	08 40 - USA	
9F 58	Consecutive Transaction Counter Limit [VSDC]	00	
9F 59	Consecutive Transaction Counter Upper Limit [VSDC]	00	
9F 5A	Application Program Identifier	31 08 40 08 40	
9F 5C	Cumulative Total Transaction Amount Upper Limit [VSDC]	00 00 00 00 00 00	
9F 5E	Consecutive Transaction International Upper Limit [VSDC]	00	
9F 68	Card Additional Processes [qVSDC VCPS 2.1]	10 00 10 00	
9F 6C	Card Transaction Qualifiers [qVSDC VCPS 2.1]	38 00	
9F 6E	Form Factor Indicator [qVSDC]	20 70 00 00	

Tag	Element name	Data	v1.x
9F 72	Consecutive Transaction Limit (International-Country) [VSDC]	00	
BF 55	Contactless Counters Data Template	DF 11 01 00 DF 21 01 00 DF 31 01 00	
BF 56	Counters Data Template	DF 11 01 00 DF 21 01 00 DF 31 01 00	
BF 57	International Counters Data Template	DF 11 01 00 DF 21 01 00 DF 31 01 00 DF 51 01 00 DF 61 01 00	
BF 58	Amounts Data Template	DF 11 06 00 00 00 00 00 00 DF 21 06 00 00 00 00 00 00 DF 31 06 00 00 00 00 00 00	
BF 5B	Application Internal Data Template	DF 01 02 00 00	

* Tag value changes with card usage

1.2 Test Card 02 - 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.

1.2.1 Contact: CVM List - AID A000000031010 (EMV)

Cardholder Verification Method List ('4201 4103 5E03 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	Signature (paper)	Terminal supports CVM type	Next CVM
4	No CVM required	Terminal supports CVM type	Fail

1.2.2 Contact: Application Tag data - AID A000000031010 (EMV)

Tag	Element name	Data	v1.x
50	Application Label	56 49 53 41 20 43 52 45 44 49 54 - 'VISA CREDIT'	
57	Track 2 Equivalent Data	47 61 73 10 00 00 00 43 D2 41 22 01 13 03 13 06 00 00 0F	
5A	Application Primary Account Number (PAN)	47 61 73 10 00 00 00 43	
5F 20	Cardholder Name	49 51 4D 65 74 72 69 78 2F 54 65 73 74 20 43 61 72 64 20 30 32 20 20 20 20 20 - 'IQMetrix/Test Card 02	
5F 24	Application Expiration Date	24 12 31	
5F 25	Application Effective Date	xx xx xx	
5F 28	Issuer Country Code	08 40 - USA	
5F 2D	Language Preference	65 6E - 'en' (English)	
5F 30	Service Code	02 01	
5F 34	Application PAN Sequence Number	01	

Tag	Element name	Data	v1.x
82	Application Interchange Profile [VIS]	3C 00 BYTE 1: b7 - Offline SDA NOT supported b6 - Offline DDA supported b5 - Cardholder verification supported b4 - Terminal risk mgmt to be performed b3 - Issuer authentication supported using External Authenticate command b1 - Combined DDA / GEN AC NOT supported BYTE 2: b8 - Use for Visa NOT supported b7 - Is NOT Mobile phone	
84	Dedicated File (DF) Name	A0 00 00 00 03 10 10	
8C	Card Risk Management Data Object List 1 (CDOL1)	9F 02 06 9F 03 06 9F 1A 02 95 05 5F 2A 02 9A 03 9C 01 9F 37 04	
8D	Card Risk Management Data Object List 2 (CDOL2)	8A 02 9F 02 06 9F 03 06 9F 1A 02 95 05 5F 2A 02 9A 03 9C 01 9F 37 04	
8E	Cardholder Verification Method (CVM) List	00 00 00 00 00 00 00 00 00 42 01 41 03 5E 03 1F 03	
8F	Certification Authority Public Key Index	92	
90	Issuer Public Key Certificate	04 D6 DC A7 7E 2D DF B5 60 0A 9D DE 4E A2 23 91 BF 4A F3 37 F2 FB 99 41 91 E0 39 70 74 D5 35 E8 AB D2 7F 43 90 6A DD D4 5F 01 54 01 98 EF 23 3C 9D 4C C8 98 AD 56 A9 56 A9 66 D7 38 58 55 86 68 13 F5 E9 29 FB 72 FA E5 E4 40 64 2E B1 EE A3 0D 80 C3 E6 D2 81 E0 E6 FB 51 6B 25 1D D7 5C 01 D5 9C 71 78 28 27 39 1F 89 D8 FF D9 E6 EA 30 2C BE 1B C9 86 BE A0 36 5C 36 F7 A6 DA 9F FD 80 F4 D0 FF 9E D8 9D D5 15 9A 5B 00 3C 78 6A 11 17 94 FD 93 92 3D 6C ED 15 4D 35 4E A7 F0 4E 4A 48 76 1A 74 D9 FC 18 48 48 F1 C6 33 CE 5A DF 54 96 35 BD	
92	Issuer Public Key Remainder	85 AA DF 04 3F AA 38 48 ED 86 9D 6E B3 D9 70 F4 AC 08 A9 74 74 27 88 42 C8 55 84 E3 4B 6F AC C0 72 07 BC 41	
94	Application File Locator (AFL)	10 01 01 00 10 02 05 01 B0 01 01 00	
9F 07	Application Usage Control	FF 00 BYTE 1: b8 - Domestic cash trans. valid b7 - Int'l cash transactions valid b6 - Domestic goods valid b5 - International goods valid b4 - Domestic services valid b3 - International services valid b2 - ATMs valid b1 - non-ATM terminals valid BYTE 2: b8 - Domestic cashback NOT allowed b7 - International cashback NOT allowed	
9F 08	Application Version Number [VIS]	00 96	
9F 0D	Issuer Action Code - Default	B8 50 AC 88 00	
9F 0E	Issuer Action Code - Denial	00 00 00 00 00	
9F 0F	Issuer Action Code - Online	B8 70 BC 98 00	
9F 10	Issuer Application Data [VSDC]	xx xx 0A xx xx xx xx *	
9F 11	Issuer Code Table Index	01	
9F 12	Application Preferred Name	56 69 73 61 20 43 72 65 64 69 74 - 'Visa Credit'	
9F 13	Last Online Application Transaction Counter (ATC) Register	xx xx *	

Tag	Element name	Data	v1.x
9F 17	Personal Identification Number (PIN) Try Counter	09	
9F 1F	Track 1 Discretionary Data	31 31 34 33 38 30 34 34 30 30 30 30 30 30 30 30 30 30 30 30 30 30 30 30	
9F 26	Application Cryptogram (AC)	xx xx xx xx xx xx xx xx *	
9F 27	Cryptogram Information Data (CID)	80	
9F 32	Issuer Public Key Exponent	03	
9F 36	Application Transaction Counter (ATC)	xx xx *	
9F 44	Application Currency Exponent	02	
9F 46	ICC Public Key Certificate	8C 30 F9 F0 DF 98 58 74 1E BE 22 B7 EF 1A 22 CD 7B BC 5E 4E 6C CA E1 22 D9 EF 9E 72 01 05 7C 11 E5 AB F1 8F F4 26 0B E7 92 07 95 06 55 34 FB 26 1B 82 E9 F0 BE 16 7C 47 3B A1 77 7A E4 55 10 BD 66 B8 B4 99 BB 41 33 6E 3E 83 DF D3 5C 37 BC 26 DB 3C 85 66 C5 49 CE 29 F5 65 E6 BE 0D 94 51 2E CE 5F 6D D8 46 80 19 61 0B 4F FF 9C E4 84 C4 17 E9 73 A3 9A 9D 41 7E 49 C7 BF 19 F5 42 AC B8 DA 51 97 36 F6 14 9B A7 D4 BE 13 2F 0C F7 8E B9 28 35 47 34 5A 3B 1F 2F 6D 77 C3 D9 09 D2 EC EB BC DC F2 54 47 B4 4F 24 57 B0 6C FC DE 96 AC 68 6F	
9F 47	ICC Public Key Exponent	03	
9F 49	Dynamic Data Authentication Data Object List (DDOL)	9F 37 04	
9F 4B	Signed Dynamic Application Data	7A 74 0E 09 46 53 4D EC D9 4E AD 3A F1 2A 7C 85 BB C3 D9 F5 1D 6E DC 15 B0 4F 0B FE 6B 34 9C 13 C4 6F 6D 41 B4 57 B3 08 CC 7B 94 65 ED 50 82 54 86 9C DD 43 7F 93 F2 27 6C 85 27 8D BE 54 D6 E2 51 60 9F 8C 0F C7 89 D2 F2 0A 23 C9 04 32 8E 5C AC 58 3C BC ED 0B 0B 03 EF DC 8D E8 53 48 3B FC 55 84 DA E2 8F 24 78 1A BA 0B F9 5D 89 94 11 90	
9F 51	Application Currency Code [VSDC]	08 40 - USD	
9F 52	Application Default Action [VSDC VIS 1.5]	C0 30 00 00 00 00	
9F 53	Consecutive Transaction Limit (International) [VSDC]	03	
9F 54	Cumulative Total Transaction Amount Limit [VSDC]	00 00 00 02 00 00	
9F 56	Issuer Authentication Indicator [VSDC]	80	
9F 57	Issuer Country Code [VSDC]	08 40 - USA	
9F 58	Consecutive Transaction Counter Limit [VSDC]	03	
9F 59	Consecutive Transaction Counter Upper Limit [VSDC]	07	
9F 5C	Cumulative Total Transaction Amount Upper Limit [VSDC]	00 00 00 04 00 00	
9F 5E	Consecutive Transaction International Upper Limit [VSDC]	07	
9F 68	Card Additional Processes [qVSDC VCPS 2.1]	4E 00 F0 00	
9F 72	Consecutive Transaction Limit (International-Country) [VSDC]	03	
BF 55	Contactless Counters Data Template	DF 11 01 01 DF 21 01 03 DF 31 01 07	
BF 56	Counters Data Template	DF 11 01 01 DF 21 01 03 DF 31 01 07	

Tag	Element name	Data	v1.x
BF 57	International Counters Data Template	DF 11 01 01 DF 21 01 03 DF 31 01 07 DF 51 01 04 DF 61 01 03	
BF 58	Amounts Data Template	DF 11 06 00 00 00 01 00 02 DF 21 06 00 00 00 02 00 00 DF 31 06 00 00 00 04 00 00	
BF 5B	Application Internal Data Template	DF 01 02 00 00	

* Tag value changes with card usage

1.2.3 CTLS: Application Tag data - AID A000000031010 (qVSDC Online)

Tag	Element name	Data	v1.x
50	Application Label	56 49 53 41 20 43 52 45 44 49 54 - 'VISA CREDIT'	
57	Track 2 Equivalent Data	47 61 73 10 00 00 00 43 D2 41 22 01 13 03 13 06 00 00 0F	
5A	Application Primary Account Number (PAN)	47 61 73 10 00 00 00 43	
5F 24	Application Expiration Date	24 12 31	
5F 2D	Language Preference	65 6E - 'en' (English)	
5F 34	Application PAN Sequence Number	01	
82	Application Interchange Profile [VCPS]	20 00 BYTE 1: b7 - Offline SDA (online Auth) NOT supported b6 - Offline DDA supported BYTE 2: b8 - MSD NOT supported b7 - Is Mobile handset b6 - Is Contactless transaction	
84	Dedicated File (DF) Name	A0 00 00 00 03 10 10	
8F	Certification Authority Public Key Index	92	
90	Issuer Public Key Certificate	04 D6 DC A7 7E 2D DF B5 60 0A 9D DE 4E A2 23 91 BF 4A F3 37 F2 FB 99 41 91 E0 39 70 74 D5 35 E8 AB D2 7F 43 90 6A DD D4 5F 01 54 01 98 EF 23 3C 9D 4C C8 98 AD 56 A9 56 A9 66 D7 38 58 55 86 68 13 F5 E9 29 FB 72 FA E5 E4 40 64 2E B1 EE A3 0D 80 C3 E6 D2 81 E0 E6 FB 51 6B 25 1D D7 5C 01 D5 9C 71 78 28 27 39 1F 89 D8 FF D9 E6 EA 30 2C BE 1B C9 86 BE A0 36 5C 36 F7 A6 DA 9F FD 80 F4 D0 FF 9E D8 9D D5 15 9A 5B 00 3C 78 6A 11 17 94 FD 93 92 3D 6C ED 15 4D 35 4E A7 F0 4E 4A 48 76 1A 74 D9 FC 18 48 48 F1 C6 33 CE 5A DF 54 96 35 BD	
92	Issuer Public Key Remainder	85 AA DF 04 3F AA 38 48 ED 86 9D 6E B3 D9 70 F4 AC 08 A9 74 74 27 88 42 C8 55 84 E3 4B 6F AC C0 72 07 BC 41	
94	Application File Locator (AFL)	10 02 02 01 10 04 07 00	
9F 10	Issuer Application Data [VSDC]	xx xx 0A xx xx xx xx *	
9F 13	Last Online Application Transaction Counter (ATC) Register	00 00	
9F 17	Personal Identification Number (PIN) Try Counter	09	
9F 26	Application Cryptogram (AC)	xx xx xx xx xx xx xx xx *	
9F 27	Cryptogram Information Data (CID)	80	
9F 32	Issuer Public Key Exponent	03	
9F 36	Application Transaction Counter (ATC)	xx xx *	
9F 38	Processing Options Data Object List (PDOL)	9F 66 04 9F 02 06 9F 03 06 9F 1A 02 95 05 5F 2A 02 9A 03 9C 01 9F 37 04	

Tag	Element name	Data	v1.x
9F 46	ICC Public Key Certificate	8C 30 F9 F0 DF 98 58 74 1E BE 22 B7 EF 1A 22 CD 7B BC 5E 4E 6C CA E1 22 D9 EF 9E 72 01 05 7C 11 E5 AB F1 8F F4 26 0B E7 92 07 95 06 55 34 FB 26 1B 82 E9 F0 BE 16 7C 47 3B A1 77 7A E4 55 10 BD 66 B8 B4 99 BB 41 33 6E 3E 83 DF D3 5C 37 BC 26 DB 3C 85 66 C5 49 CE 29 F5 65 E6 BE 0D 94 51 2E CE 5F 6D D8 46 80 19 61 0B 4F FF 9C E4 84 C4 17 E9 73 A3 9A 9D 41 7E 49 C7 BF 19 F5 42 AC B8 DA 51 97 36 F6 14 9B A7 D4 BE 13 2F 0C F7 8E B9 28 35 47 34 5A 3B 1F 2F 6D 77 C3 D9 09 D2 EC EB BC DC F2 54 47 B4 4F 24 57 B0 6C FC DE 96 AC 68 6F	
9F 47	ICC Public Key Exponent	03	
9F 4B	Signed Dynamic Application Data	9A 51 58 E6 93 AD 05 58 1E 48 83 2C 74 11 8C 0B 17 87 98 1D FD D3 BD 2E 8B 1C 52 36 FC 0F 6E E4 C4 81 1B 3F F6 63 5C 6E ED FC 95 07 98 AC 3A 94 64 A5 4B 3E D3 16 5C 2C D0 6E 37 89 15 74 9A AF 1F 9D FF C3 2D E0 80 44 50 CE A0 1F C7 5C 90 74 66 B4 C8 F8 B8 E6 27 20 2D 79 1F 15 3B 3B 9F 2C 2C E8 0D B7 84 8B D2 4F 69 E8 3F 0F 8D E3 F8 A8	
9F 51	Application Currency Code [VSDC]	08 40 - USD	
9F 52	Application Default Action [VSDC VIS 1.5]	C0 30 00 00 00 00	
9F 53	Consecutive Transaction Limit (International) [VSDC]	03	
9F 54	Cumulative Total Transaction Amount Limit [VSDC]	00 00 00 02 00 00	
9F 56	Issuer Authentication Indicator [VSDC]	80	
9F 57	Issuer Country Code [VSDC]	08 40 - USA	
9F 58	Consecutive Transaction Counter Limit [VSDC]	03	
9F 59	Consecutive Transaction Counter Upper Limit [VSDC]	07	
9F 5A	Application Program Identifier	31 08 40 08 40	
9F 5C	Cumulative Total Transaction Amount Upper Limit [VSDC]	00 00 00 04 00 00	
9F 5E	Consecutive Transaction International Upper Limit [VSDC]	07	
9F 68	Card Additional Processes [qVSDC VCPS 2.1]	4E 00 F0 00	
9F 69	Card Authentication Related Data [qVSDC]	01 15 04 B2 B7 38 00	

Tag	Element name	Data	v1.x
9F 6C	Card Transaction Qualifiers [qVSDC VCPS 2.1]	38 00 BYTE 1: b8 - Online PIN NOT required b7 - Signature NOT required b6 - Do go online if Offline Data Authentication fails and Reader is online capable b5 - Do switch interface if Offline Data Authentication fails and Reader supports contact chip b4 - Do go Online if Application Expired b3 - Do NOT switch interface for Cash Transactions b2 - Do NOT switch interface for Cashback Transactions b1 - Is valid for contactless ATM transactions BYTE 2: b8 - Consumer Device CVM NOT performed b7 - Card does NOT Support Issuer Update Processing at POS	
9F 6E	Form Factor Indicator [qVSDC]	20 70 00 00	
9F 72	Consecutive Transaction Limit (International-Country) [VSDC]	03	
BF 55	Contactless Counters Data Template	DF 11 01 01 DF 21 01 03 DF 31 01 07	
BF 56	Counters Data Template	DF 11 01 00 DF 21 01 03 DF 31 01 07	
BF 57	International Counters Data Template	DF 11 01 00 DF 21 01 03 DF 31 01 07 DF 51 01 03 DF 61 01 03	
BF 58	Amounts Data Template	DF 11 06 00 00 00 01 00 02 DF 21 06 00 00 00 02 00 00 DF 31 06 00 00 00 04 00 00	
BF 5B	Application Internal Data Template	DF 01 02 00 00	

* Tag value changes with card usage

1.2.4 CTLs: Application Tag data - AID A000000031010 (qVSDC Offline)

Tag	Element name	Data	v1.x
50	Application Label	56 49 53 41 20 43 52 45 44 49 54 - 'VISA CREDIT'	
57	Track 2 Equivalent Data	47 61 73 10 00 00 00 43 D2 41 22 01 13 03 13 06 00 00 0F	
5A	Application Primary Account Number (PAN)	47 61 73 10 00 00 00 43	
5F 24	Application Expiration Date	24 12 31	
5F 2D	Language Preference	65 6E - 'en' (English)	
5F 34	Application PAN Sequence Number	01	
82	Application Interchange Profile [VCPS]	20 00 BYTE 1: b7 - Offline SDA (online Auth) NOT supported b6 - Offline DDA supported BYTE 2: b8 - MSD NOT supported b7 - Is Mobile handset b6 - Is Contactless transaction	
84	Dedicated File (DF) Name	A0 00 00 00 03 10 10	
8F	Certification Authority Public Key Index	92	

Tag	Element name	Data	v1.x
90	Issuer Public Key Certificate	04 D6 DC A7 7E 2D DF B5 60 0A 9D DE 4E A2 23 91 BF 4A F3 37 F2 FB 99 41 91 E0 39 70 74 D5 35 E8 AB D2 7F 43 90 6A DD D4 5F 01 54 01 98 EF 23 3C 9D 4C C8 98 AD 56 A9 56 A9 66 D7 38 58 55 86 68 13 F5 E9 29 FB 72 FA E5 E4 40 64 2E B1 EE A3 0D 80 C3 E6 D2 81 E0 E6 FB 51 6B 25 1D D7 5C 01 D5 9C 71 78 28 27 39 1F 89 D8 FF D9 E6 EA 30 2C BE 1B C9 86 BE A0 36 5C 36 F7 A6 DA 9F FD 80 F4 D0 FF 9E D8 9D D5 15 9A 5B 00 3C 78 6A 11 17 94 FD 93 92 3D 6C ED 15 4D 35 4E A7 F0 4E 4A 48 76 1A 74 D9 FC 18 48 48 F1 C6 33 CE 5A DF 54 96 35 BD	
92	Issuer Public Key Remainder	85 AA DF 04 3F AA 38 48 ED 86 9D 6E B3 D9 70 F4 AC 08 A9 74 74 27 88 42 C8 55 84 E3 4B 6F AC C0 72 07 BC 41	
94	Application File Locator (AFL)	10 02 02 01 10 04 07 00	
9F 10	Issuer Application Data [VSDC]	xx xx 0A xx xx xx xx *	
9F 13	Last Online Application Transaction Counter (ATC) Register	xx xx *	
9F 17	Personal Identification Number (PIN) Try Counter	09	
9F 26	Application Cryptogram (AC)	xx xx xx xx xx xx xx xx *	
9F 27	Cryptogram Information Data (CID)	40	
9F 32	Issuer Public Key Exponent	03	
9F 36	Application Transaction Counter (ATC)	xx xx *	
9F 38	Processing Options Data Object List (PDOL)	9F 66 04 9F 02 06 9F 03 06 9F 1A 02 95 05 5F 2A 02 9A 03 9C 01 9F 37 04	
9F 46	ICC Public Key Certificate	8C 30 F9 F0 DF 98 58 74 1E BE 22 B7 EF 1A 22 CD 7B BC 5E 4E 6C CA E1 22 D9 EF 9E 72 01 05 7C 11 E5 AB F1 8F F4 26 0B E7 92 07 95 06 55 34 FB 26 1B 82 E9 F0 BE 16 7C 47 3B A1 77 7A E4 55 10 BD 66 B8 B4 99 BB 41 33 6E 3E 83 DF D3 5C 37 BC 26 DB 3C 85 66 C5 49 CE 29 F5 65 E6 BE 0D 94 51 2E CE 5F 6D D8 46 80 19 61 0B 4F FF 9C E4 84 C4 17 E9 73 A3 9A 9D 41 7E 49 C7 BF 19 F5 42 AC B8 DA 51 97 36 F6 14 9B A7 D4 BE 13 2F 0C F7 8E B9 28 35 47 34 5A 3B 1F 2F 6D 77 C3 D9 09 D2 EC EB BC DC F2 54 47 B4 4F 24 57 B0 6C FC DE 96 AC 68 6F	
9F 47	ICC Public Key Exponent	03	
9F 4B	Signed Dynamic Application Data	47 C4 11 0C AE 7F 23 D7 17 87 25 40 C4 67 3E 25 75 1F AB 91 CB 21 03 C8 67 45 AF A7 F2 D4 FD B4 B1 E5 95 29 B1 46 E6 8C B9 06 CE 63 F3 3E 60 74 A9 DC 32 F0 14 C8 64 CC 11 F9 44 E3 9E 58 F2 82 D8 15 A5 87 1C 96 53 E4 32 BB 1F 8A 36 DB 10 79 8A 27 15 48 9F 2C FD CE 58 E3 2E C1 60 BC 5F C0 15 B9 2E C9 48 27 A6 7D 73 11 D9 08 CD 42 4F 89	
9F 51	Application Currency Code [VSDC]	08 40 - USD	
9F 52	Application Default Action [VSDC VIS 1.5]	C0 30 00 00 00 00	
9F 53	Consecutive Transaction Limit (International) [VSDC]	03	

Tag	Element name	Data	v1.x
9F 54	Cumulative Total Transaction Amount Limit [VSDC]	00 00 00 02 00 00	
9F 56	Issuer Authentication Indicator [VSDC]	80	
9F 57	Issuer Country Code [VSDC]	08 40 - USA	
9F 58	Consecutive Transaction Counter Limit [VSDC]	03	
9F 59	Consecutive Transaction Counter Upper Limit [VSDC]	07	
9F 5A	Application Program Identifier	31 08 40 08 40	
9F 5C	Cumulative Total Transaction Amount Upper Limit [VSDC]	00 00 00 04 00 00	
9F 5E	Consecutive Transaction International Upper Limit [VSDC]	07	
9F 68	Card Additional Processes [qVSDC VCPS 2.1]	4E 00 F0 00	
9F 69	Card Authentication Related Data [qVSDC]	01 7F 80 CA 01 38 00	
9F 6C	Card Transaction Qualifiers [qVSDC VCPS 2.1]	38 00 BYTE 1: b8 - Online PIN NOT required b7 - Signature NOT required b6 - Do go online if Offline Data Authentication fails and Reader is online capable b5 - Do switch interface if Offline Data Authentication fails and Reader supports contact chip b4 - Do go Online if Application Expired b3 - Do NOT switch interface for Cash Transactions b2 - Do NOT switch interface for Cashback Transactions b1 - Is valid for contactless ATM transactions BYTE 2: b8 - Consumer Device CVM NOT performed b7 - Card does NOT Support Issuer Update Processing at POS	
9F 6E	Form Factor Indicator [qVSDC]	20 70 00 00	
9F 72	Consecutive Transaction Limit (International-Country) [VSDC]	03	
BF 55	Contactless Counters Data Template	DF 11 01 01 DF 21 01 03 DF 31 01 07	
BF 56	Counters Data Template	DF 11 01 00 DF 21 01 03 DF 31 01 07	
BF 57	International Counters Data Template	DF 11 01 00 DF 21 01 03 DF 31 01 07 DF 51 01 03 DF 61 01 03	
BF 58	Amounts Data Template	DF 11 06 00 00 00 01 00 02 DF 21 06 00 00 00 02 00 00 DF 31 06 00 00 00 04 00 00	
BF 5B	Application Internal Data Template	DF 01 02 00 00	

* Tag value changes with card usage

1.3 Test Card 03 - Visa, DI, Debit, English, USA, USD

A Dual Interface (Contact / Contactless) Visa 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.

1.3.1 Contact: CVM List - AID A000000031010 (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	Cashback	Fail
5	Signature (paper)	Always	Next CVM
6	Online PIN	Always	Next CVM
7	No CVM required	Terminal supports CVM type	Fail

1.3.2 Contact: Application Tag data - AID A000000031010 (EMV)

Tag	Element name	Data	v1.x
42	Issuer Identification Number (IIN)	47 61 73	
50	Application Label	56 49 53 41 20 44 45 42 49 54 20 20 20 20 20 20 - 'VISA DEBIT'	
57	Track 2 Equivalent Data	47 61 73 90 01 01 01 35 D2 41 22 01 19 55 94 58 00 00 0F	
5A	Application Primary Account Number (PAN)	47 61 73 90 01 01 01 35	
5F 20	Cardholder Name	49 51 4D 65 74 72 69 78 2F 54 65 73 74 20 43 61 72 64 20 30 33 20 20 20 20 20 - 'IQMetrix/Test Card 03'	
5F 24	Application Expiration Date	24 12 31	
5F 25	Application Effective Date	xx xx xx	
5F 28	Issuer Country Code	08 40 - USA	
5F 2D	Language Preference	65 6E - 'en' (English)	
5F 30	Service Code	02 01	
5F 34	Application PAN Sequence Number	01	
5F 55	Issuer Country Code (alpha2 format)	55 53 - 'US'	
82	Application Interchange Profile [VIS]	18 00 BYTE 1: b7 - Offline SDA NOT supported b6 - Offline DDA NOT supported b5 - Cardholder verification supported b4 - Terminal risk mgmt to be performed b3 - Issuer authentication NOT supported via EXTERNAL AUTH command b1 - Combined DDA / GEN AC NOT supported BYTE 2: b8 - Use for Visa NOT supported b7 - Is NOT Mobile handset	
84	Dedicated File (DF) Name	A0 00 00 00 03 10 10	
87	Application Priority Indicator	01	
8C	Card Risk Management Data Object List 1 (CDOL1)	9F 02 06 9F 03 06 9F 1A 02 95 05 5F 2A 02 9A 03 9C 01 9F 37 04	
8D	Card Risk Management Data Object List 2 (CDOL2)	8A 02 9F 02 06 9F 03 06 9F 1A 02 95 05 5F 2A 02 9A 03 9C 01 9F 37 04 91 0A	

Tag	Element name	Data	v1.x
8E	Cardholder Verification Method (CVM) List	00 00 00 00 00 00 00 00 02 01 42 04 1E 04 02 05 5E 00 42 00 1F 00	
94	Application File Locator (AFL)	08 01 02 00	
9F 07	Application Usage Control	FF 80 BYTE 1: b8 - Domestic cash trans. valid b7 - Int'l cash transactions valid b6 - Domestic goods valid b5 - International goods valid b4 - Domestic services valid b3 - International services valid b2 - ATMs valid b1 - non-ATM terminals valid BYTE 2: b8 - Domestic cashback NOT allowed b7 - International cashback NOT allowed	
9F 08	Application Version Number [VIS]	00 96	
9F 0D	Issuer Action Code - Default	FC 50 AC 88 00	
9F 0E	Issuer Action Code - Denial	00 00 00 00 00	
9F 0F	Issuer Action Code - Online	FC 70 BC 98 00	
9F 10	Issuer Application Data [VSDC]	xx xx 0A xx xx xx xx *	
9F 11	Issuer Code Table Index	01	
9F 12	Application Preferred Name	56 69 73 61 20 44 65 62 69 74 20 20 20 20 20 20 - 'Visa Debit'	
9F 13	Last Online Application Transaction Counter (ATC) Register	xx xx *	
9F 17	Personal Identification Number (PIN) Try Counter	03	
9F 24	Payment Account Reference (PAR)	56 30 30 31 30 30 31 33 30 31 36 31 37 33 31 30 36 36 39 33 30 33 37 34 38 39 33 30 33	
9F 26	Application Cryptogram (AC)	xx xx xx xx xx xx xx xx *	
9F 27	Cryptogram Information Data (CID)	80	
9F 36	Application Transaction Counter (ATC)	xx xx *	
9F 42	Application Currency Code	08 40 - USA	
9F 44	Application Currency Exponent	02	
9F 4F	Transaction Log Format	9F 02 06 5F 2A 02 9A 03 9F 36 02 9F 1A 02 95 05 9C 01 9F 27 01	
9F 51	Application Currency Code [VSDC]	08 40 - USD	
9F 52	Application Default Action [VSDC VIS 1.5]	00 00 00 00 00 00	
9F 56	Issuer Authentication Indicator [VSDC]	80	
9F 57	Issuer Country Code [VSDC]	08 40 - USA	
9F 5D	Available Offline Spending Amount [VSDC]	00 00 00 00 00 00	
9F 68	Card Additional Processes [qVSDC VCPS 2.1]	10 00 10 00	
9F 6E	Form Factor Indicator [qVSDC]	20 70 00 00	
BF 5B	Application Internal Data Template	DF 01 02 00 00	

* Tag value changes with card usage

1.3.3 CTLS: Application Tag data - AID A000000031010 (qVSDC Online)

Tag	Element name	Data	v1.x
42	Issuer Identification Number (IIN)	47 61 73	
50	Application Label	56 49 53 41 20 44 45 42 49 54 20 20 20 20 20 20 - 'VISA DEBIT'	
57	Track 2 Equivalent Data	47 61 73 90 01 01 01 35 D2 41 22 01 11 05 88 97 00 00 1F	

Tag	Element name	Data	v1.x
5F 20	Cardholder Name	43 41 52 44 48 4F 4C 44 45 52 2F 56 49 53 41 20 20 20 20 20 20 20 20 20 20 - 'CARDHOLDER/VISA'	
5F 2D	Language Preference	65 6E - 'en' (English)	
5F 34	Application PAN Sequence Number	01	
5F 55	Issuer Country Code (alpha2 format)	55 53 - 'US'	
82	Application Interchange Profile [VCPS]	00 00 BYTE 1: b7 - Offline SDA (online Auth) NOT supported b6 - Offline DDA NOT supported BYTE 2: b8 - MSD NOT supported b7 - Is Mobile handset b6 - Is Contactless transaction	
84	Dedicated File (DF) Name	A0 00 00 00 03 10 10	
87	Application Priority Indicator	01	
9F 10	Issuer Application Data [VSDC]	xx xx 12 xx xx xx xx *	
9F 11	Issuer Code Table Index	01	
9F 12	Application Preferred Name	56 69 73 61 20 44 65 62 69 74 20 20 20 20 20 - 'Visa Debit'	
9F 13	Last Online Application Transaction Counter (ATC) Register	xx xx *	
9F 17	Personal Identification Number (PIN) Try Counter	03	
9F 26	Application Cryptogram (AC)	xx xx xx xx xx xx xx xx *	
9F 27	Cryptogram Information Data (CID)	80	
9F 36	Application Transaction Counter (ATC)	xx xx *	
9F 38	Processing Options Data Object List (PDOL)	9F 66 04 9F 02 06 9F 03 06 9F 1A 02 95 05 5F 2A 02 9A 03 9C 01 9F 37 04	
9F 4F	Transaction Log Format	9F 02 06 5F 2A 02 9A 03 9F 36 02 9F 1A 02 95 05 9C 01 9F 27 01	
9F 51	Application Currency Code [VSDC]	08 40 - USD	
9F 52	Application Default Action [VSDC VIS 1.5]	00 00 00 00	
9F 57	Issuer Country Code [VSDC]	08 40 - USA	
9F 5A	Application Program Identifier	11 08 40 08 40	
9F 5D	Available Offline Spending Amount [VSDC]	00 00 00 00 00 00	
9F 68	Card Additional Processes [qVSDC VCPS 2.1]	10 00 10 00	
9F 6C	Card Transaction Qualifiers [qVSDC VCPS 2.1]	00 00	
9F 6E	Form Factor Indicator [qVSDC]	20 70 00 00	
BF 5B	Application Internal Data Template	DF 01 02 00 00	

* Tag value changes with card usage

1.3.4 CTLs: Application Tag data - AID A000000031010 (qVSDC Offline)

Tag	Element name	Data	v1.x
42	Issuer Identification Number (IIN)	47 61 73	
50	Application Label	56 49 53 41 20 44 45 42 49 54 20 20 20 20 20 20 - 'VISA DEBIT'	
57	Track 2 Equivalent Data	47 61 73 90 01 01 01 35 D2 41 22 01 11 05 88 97 00 00 1F	
5F 20	Cardholder Name	43 41 52 44 48 4F 4C 44 45 52 2F 56 49 53 41 20 20 20 20 20 20 20 20 20 20 - 'CARDHOLDER/VISA'	
5F 2D	Language Preference	65 6E - 'en' (English)	
5F 34	Application PAN Sequence Number	01	

Tag	Element name	Data	v1.x
5F 55	Issuer Country Code (alpha2 format)	55 53 - 'US'	
82	Application Interchange Profile [VCPS]	00 00 BYTE 1: b7 - Offline SDA (online Auth) NOT supported b6 - Offline DDA NOT supported BYTE 2: b8 - MSD NOT supported b7 - Is Mobile handset b6 - Is Contactless transaction	
84	Dedicated File (DF) Name	A0 00 00 00 03 10 10	
87	Application Priority Indicator	01	
9F 10	Issuer Application Data [VSDC]	xx xx 12 xx xx xx xx *	
9F 11	Issuer Code Table Index	01	
9F 12	Application Preferred Name	56 69 73 61 20 44 65 62 69 74 20 20 20 20 20 - 'Visa Debit'	
9F 13	Last Online Application Transaction Counter (ATC) Register	xx xx *	
9F 17	Personal Identification Number (PIN) Try Counter	03	
9F 26	Application Cryptogram (AC)	xx xx xx xx xx xx xx xx *	
9F 27	Cryptogram Information Data (CID)	80	
9F 36	Application Transaction Counter (ATC)	xx xx *	
9F 38	Processing Options Data Object List (PDOL)	9F 66 04 9F 02 06 9F 03 06 9F 1A 02 95 05 5F 2A 02 9A 03 9C 01 9F 37 04	
9F 4F	Transaction Log Format	9F 02 06 5F 2A 02 9A 03 9F 36 02 9F 1A 02 95 05 9C 01 9F 27 01	
9F 51	Application Currency Code [VSDC]	08 40 - USD	
9F 52	Application Default Action [VSDC VIS 1.5]	00 00 00 00	
9F 57	Issuer Country Code [VSDC]	08 40 - USA	
9F 5A	Application Program Identifier	11 08 40 08 40	
9F 5D	Available Offline Spending Amount [VSDC]	00 00 00 00 00 00	
9F 68	Card Additional Processes [qVSDC VCPS 2.1]	10 00 10 00	
9F 6C	Card Transaction Qualifiers [qVSDC VCPS 2.1]	00 00	
9F 6E	Form Factor Indicator [qVSDC]	20 70 00 00	
BF 5B	Application Internal Data Template	DF 01 02 00 00	

* Tag value changes with card usage

1.3.5 Contact: Application Tag data - AID A000000980840 (EMV)

Tag	Element name	Data	v1.x
42	Issuer Identification Number (IIN)	47 61 73	
50	Application Label	55 53 20 44 45 42 49 54 20 20 20 20 20 20 20 20 - 'US DEBIT'	
57	Track 2 Equivalent Data	47 61 73 90 01 01 01 35 D2 41 22 01 19 55 94 58 00 00 0F	
5A	Application Primary Account Number (PAN)	47 61 73 90 01 01 01 35	
5F 20	Cardholder Name	49 51 4D 65 74 72 69 78 2F 54 65 73 74 20 43 61 72 64 20 30 33 20 20 20 20 20 - 'iQMetrix/Test Card 03'	
5F 24	Application Expiration Date	24 12 31	
5F 25	Application Effective Date	xx xx xx	
5F 28	Issuer Country Code	08 40 - USA	
5F 2D	Language Preference	65 6E - 'en' (English)	

Tag	Element name	Data	v1.x
5F 30	Service Code	02 01	
5F 34	Application PAN Sequence Number	01	
5F 55	Issuer Country Code (alpha2 format)	55 53 - 'US'	
82	Application Interchange Profile [VIS]	18 00 BYTE 1: b7 - Offline SDA NOT supported b6 - Offline DDA NOT supported b5 - Cardholder verification supported b4 - Terminal risk mgmt to be performed b3 - Issuer authentication NOT supported via EXTERNAL AUTH command b1 - Combined DDA / GEN AC NOT supported BYTE 2: b8 - Use for Visa NOT supported b7 - Is NOT Mobile handset	
84	Dedicated File (DF) Name	A0 00 00 00 98 08 40	
87	Application Priority Indicator	02	
8C	Card Risk Management Data Object List 1 (CDOL1)	9F 02 06 9F 03 06 9F 1A 02 95 05 5F 2A 02 9A 03 9C 01 9F 37 04	
8D	Card Risk Management Data Object List 2 (CDOL2)	8A 02 9F 02 06 9F 03 06 9F 1A 02 95 05 5F 2A 02 9A 03 9C 01 9F 37 04 91 0A	
8E	Cardholder Verification Method (CVM) List	00 00 00 00 00 00 00 00 02 01 02 05 42 00 1F 00 00 00 00 00	
94	Application File Locator (AFL)	08 01 02 00	
9F 07	Application Usage Control	AB 80 BYTE 1: b8 - Domestic cash trans. valid b7 - Int'l cash transactions NOT valid b6 - Domestic goods valid b5 - International goods NOT valid b4 - Domestic services valid b3 - International services NOT valid b2 - ATMs valid b1 - non-ATM terminals valid BYTE 2: b8 - Domestic cashback allowed b7 - International cashback NOT allowed	
9F 08	Application Version Number [VIS]	00 96	
9F 0D	Issuer Action Code - Default	FC 50 AC 88 00	
9F 0E	Issuer Action Code - Denial	00 00 00 00 00	
9F 0F	Issuer Action Code - Online	FC 70 BC 98 00	
9F 10	Issuer Application Data [VSDC]	xx xx 0A xx xx xx xx *	
9F 11	Issuer Code Table Index	01	
9F 12	Application Preferred Name	55 53 20 44 65 62 69 74 20 20 20 20 20 20 20 20 - 'US Debit'	
9F 13	Last Online Application Transaction Counter (ATC) Register	xx xx *	
9F 17	Personal Identification Number (PIN) Try Counter	03	
9F 24	Payment Account Reference (PAR)	56 30 30 31 30 30 31 33 30 31 36 31 37 33 31 30 36 36 39 33 30 33 37 34 38 39 33 30 33	
9F 26	Application Cryptogram (AC)	xx xx xx xx xx xx xx xx *	
9F 27	Cryptogram Information Data (CID)	80	
9F 36	Application Transaction Counter (ATC)	xx xx *	
9F 38	Processing Options Data Object List (PDOL)	9F 06 05	
9F 42	Application Currency Code	08 40 - USA	
9F 44	Application Currency Exponent	02	

Tag	Element name	Data	v1.x
9F 4F	Transaction Log Format	9F 02 06 5F 2A 02 9A 03 9F 36 02 9F 1A 02 95 05 9C 01 9F 27 01	
9F 51	Application Currency Code [VSDC]	08 40 - USD	
9F 52	Application Default Action [VSDC VIS 1.5]	00 00 00 00 00 00	
9F 56	Issuer Authentication Indicator [VSDC]	80	
9F 57	Issuer Country Code [VSDC]	08 40 - USA	
9F 5D	Available Offline Spending Amount [VSDC]	00 00 00 00 00 00	
9F 68	Card Additional Processes [qVSDC VCPS 2.1]	10 00 80 00	
BF 5B	Application Internal Data Template	DF 01 02 00 00	

* Tag value changes with card usage

1.3.6 CTLs: Application Tag data - AID A000000980840 (qVSDC Online)

Tag	Element name	Data	v1.x
42	Issuer Identification Number (IIN)	47 61 73	
50	Application Label	55 53 20 44 45 42 49 54 20 20 20 20 20 20 20 20 - 'US DEBIT'	
57	Track 2 Equivalent Data	47 61 73 90 01 01 01 35 D2 41 22 01 11 05 88 97 00 00 1F	
5A	Application Primary Account Number (PAN)	47 61 73 90 01 01 01 35	
5F 24	Application Expiration Date	24 12 31	
5F 28	Issuer Country Code	08 40 - USA	
5F 2D	Language Preference	65 6E - 'en' (English)	
5F 34	Application PAN Sequence Number	01	
5F 55	Issuer Country Code (alpha2 format)	55 53 - 'US'	
82	Application Interchange Profile [VCPS]	00 00 BYTE 1: b7 - Offline SDA (online Auth) NOT supported b6 - Offline DDA NOT supported BYTE 2: b8 - MSD NOT supported b7 - Is Mobile handset b6 - Is Contactless transaction	
84	Dedicated File (DF) Name	A0 00 00 00 98 08 40	
87	Application Priority Indicator	02	
94	Application File Locator (AFL)	08 03 03 00	
9F 07	Application Usage Control [VCPS]	C0 80 BYTE 1: b8 - Domestic cash trans. valid b7 - Int'l cash transactions valid b6 - Domestic goods NOT valid b5 - International goods NOT valid b4 - Domestic services NOT valid b3 - International services NOT valid b2 - ATMs NOT valid b1 - non-ATM terminals NOT valid BYTE 2: b8 - Domestic cashback allowed b7 - International cashback NOT allowed	
9F 10	Issuer Application Data [VCPS 2.2]	xx xx 12 xx xx xx xx *	
9F 11	Issuer Code Table Index	01	
9F 12	Application Preferred Name	55 53 20 44 65 62 69 74 20 20 20 20 20 20 20 20 - 'US Debit'	
9F 13	Last Online Application Transaction Counter (ATC) Register	xx xx *	

Tag	Element name	Data	v1.x
9F 17	Personal Identification Number (PIN) Try Counter	03	
9F 24	Payment Account Reference (PAR)	56 30 30 31 30 30 31 33 30 31 36 31 37 33 31 30 36 36 39 33 30 33 37 34 38 39 33 30 33	
9F 26	Application Cryptogram (AC)	xx xx xx xx xx xx xx xx *	
9F 27	Cryptogram Information Data (CID)	80	
9F 36	Application Transaction Counter (ATC)	xx xx *	
9F 38	Processing Options Data Object List (PDOL)	9F 66 04 9F 02 06 9F 03 06 9F 1A 02 95 05 5F 2A 02 9A 03 9C 01 9F 37 04	
9F 4F	Transaction Log Format	9F 02 06 5F 2A 02 9A 03 9F 36 02 9F 1A 02 95 05 9C 01 9F 27 01	
9F 51	Application Currency Code [VSDC]	08 40 - USD	
9F 52	Application Default Action [VSDC VIS 1.6]	00 00 00 00	
9F 57	Issuer Country Code [VSDC]	08 40 - USA	
9F 5A	Application Program Identifier	11 08 40 08 40	
9F 5D	Available Offline Spending Amount [VSDC]	00 00 00 00 00 00	
9F 68	Card Additional Processes [qVSDC VCPS 2.2]	10 00 80 00	
9F 69	Card Authentication Related Data [qVSDC]	01 00 00 00 00 00 00	
9F 6C	Card Transaction Qualifiers [qVSDC VCPS 2.2]	00 00 BYTE 1: b8 - Online PIN NOT required b7 - Signature NOT required b6 - Do go online if Offline Data Authentication fails and Reader is online capable b5 - Do switch interface if Offline Data Authentication fails and Reader supports contact chip b4 - Do go Online if Application Expired b3 - Do NOT switch interface for Cash Transactions b2 - Do NOT switch interface for Cashback Transactions b1 - Is valid for contactless ATM transactions BYTE 2: b8 - Consumer Device CVM NOT performed b7 - Card does NOT Support Issuer Update Processing at POS	
9F 6E	Form Factor Indicator [qVSDC]	20 70 00 00	
BF 5B	Application Internal Data Template	DF 01 02 00 00	

* Tag value changes with card usage

1.3.7 CTLS: Application Tag data - AID A000000980840 (qVSDC Offline)

Tag	Element name	Data	v1.x
42	Issuer Identification Number (IIN)	47 61 73	
50	Application Label	55 53 20 44 45 42 49 54 20 20 20 20 20 20 20 20 - 'US DEBIT'	
57	Track 2 Equivalent Data	47 61 73 90 01 01 01 35 D2 41 22 01 11 05 88 97 00 00 1F	
5F 20	Cardholder Name	43 41 52 44 48 4F 4C 44 45 52 2F 56 49 53 41 20 20 20 20 20 20 20 20 20 20 20 - 'CARDHOLDER/VISA'	
5F 2D	Language Preference	65 6E - 'en' (English)	
5F 34	Application PAN Sequence Number	01	
5F 55	Issuer Country Code (alpha2 format)	55 53 - 'US'	

Tag	Element name	Data	v1.x
82	Application Interchange Profile [VCPS]	00 00 BYTE 1: b7 - Offline SDA (online Auth) NOT supported b6 - Offline DDA NOT supported BYTE 2: b8 - MSD NOT supported b7 - Is Mobile handset b6 - Is Contactless transaction	
84	Dedicated File (DF) Name	A0 00 00 00 98 08 40	
87	Application Priority Indicator	02	
9F 10	Issuer Application Data [VSDC]	xx xx 12 xx xx xx xx *	
9F 11	Issuer Code Table Index	01	
9F 12	Application Preferred Name	55 53 20 44 65 62 69 74 20 20 20 20 20 20 20 20 - 'Visa Debit'	
9F 13	Last Online Application Transaction Counter (ATC) Register	xx xx *	
9F 17	Personal Identification Number (PIN) Try Counter	03	
9F 26	Application Cryptogram (AC)	1A BA 2F 1F AC AD 2C CB	
9F 27	Cryptogram Information Data (CID)	80	
9F 36	Application Transaction Counter (ATC)	xx xx *	
9F 38	Processing Options Data Object List (PDOL)	9F 66 04 9F 02 06 9F 03 06 9F 1A 02 95 05 5F 2A 02 9A 03 9C 01 9F 37 04	
9F 4F	Transaction Log Format	9F 02 06 5F 2A 02 9A 03 9F 36 02 9F 1A 02 95 05 9C 01 9F 27 01	
9F 51	Application Currency Code [VSDC]	08 40 - USD	
9F 52	Application Default Action [VSDC VIS 1.5]	00 00 00 00	
9F 57	Issuer Country Code [VSDC]	08 40 - USA	
9F 5A	Application Program Identifier	11 08 40 08 40	
9F 5D	Available Offline Spending Amount [VSDC]	00 00 00 00 00 00	
9F 68	Card Additional Processes [qVSDC VCPS 2.1]	10 00 80 00	
9F 6C	Card Transaction Qualifiers [qVSDC VCPS 2.1]	00 00	
9F 6E	Form Factor Indicator [qVSDC]	20 70 00 00	
BF 5B	Application Internal Data Template	DF 01 02 00 00	

* Tag value changes with card usage

1.4 Test Card 04 - 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.

1.4.1 Contact: CVM List - AID A000000041010 (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

1.4.2 Contact: Application Tag List - AID A000000041010 (EMV)

Tag	Element name	Data	v1.x
50	Application Label	4D 41 53 54 45 52 43 41 52 44 - 'MASTERCARD'	
57	Track 2 Equivalent Data	54 13 33 00 89 60 41 11 D2 51 22 01 01 23 40 91 72 02 9F	
5A	Application Primary Account Number (PAN)	54 13 33 00 89 60 41 11	
5F 20	Cardholder Name	49 51 4D 65 74 72 69 78 2F 54 65 73 74 20 43 61 72 64 20 30 34 20 20 20 20 20 - 'IQMetrix/Test Card 04'	
5F 24	Application Expiration Date	25 12 31	
5F 25	Application Effective Date	xx xx xx	
5F 28	Issuer Country Code	08 40 - USA	
5F 2D	Language Preference	65 6E - 'en' (English)	
5F 30	Service Code	02 01	
5F 34	Application PAN Sequence Number	01	
82	Application Interchange Profile	18 00 BYTE 1: b7 - Offline SDA NOT supported b6 - Offline DDA NOT supported b5 - Cardholder verification supported b4 - Terminal risk mgmt to be performed b3 - Issuer authentication NOT supported via EXTERNAL AUTH command b2 - On device Cardholder verification NOT supported b1 - Combined DDA / GEN AC NOT supported BYTE 2: b8 - EMV Contactless NOT supported	
84	Dedicated File (DF) Name	A0 00 00 00 04 10 10	
87	Application Priority Indicator	01	
8C	Card Risk Management Data Object List 1 (CDOL1)	9F 02 06 9F 03 06 9F 1A 02 95 05 5F 2A 02 9A 03 9C 01 9F 37 04 9F 35 01 9F 45 02 9F 4C 08 9F 34 03 9F 21 03 9F 7C 14	
8D	Card Risk Management Data Object List 2 (CDOL2)	91 0A 8A 02 95 05 9F 37 04 9F 4C 08	
8E	Cardholder Verification Method (CVM) List	00 00 00 00 00 00 00 00 42 01 5E 03 1F 03	
8F	Certification Authority Public Key Index	EF	
90	Issuer Public Key Certificate	5B 2E 1F EF 4D 7D 2C 16 16 12 21 F7 97 2F E6 99 B7 82 44 E0 73 C8 AC 75 86 CE D1 76 EF 7B 93 AC 19 0B 05 70 40 E1 18 4F 2F 55 AC 70 D2 AA C3 94 BE 22 6A 26 50 D3 CA ED 90 60 88 C5 3A 88 B8 3C 46 1F 37 6D 89 10 B8 51 81 54 F3 08 EE ED 23 BC 15 7C FA BA 6E 51 26 9F 01 6D 59 FE 21 A6 F9 10 F2 85 13 0D EA F6 A4 78 BE 77 9D 2B AD 08 E1 2E D6 A5 93 71 5A 18 72 15 C5 63 28 1C B2 B7 2E 5B 14 05 5D 2D D8 30 4A C2 20 2E 53 96 D0 4C 5C 79 55 0B 4D E9 FA DA CB 35 F3 19 06 C5 A4 42 27 29 D6 A5 A8 F5 E1 4C B9 0D B7 05 49 4B 3D B1 0D E6 19 F3 B0 3E 64 96 FE 79 F4 6E 64 97 2A 46 34 A0 35 EF 7E 50 20 49 40 36 03 E0 BC FC 33 C3 87 BB 6D 72 CF F8 33 89 7E 81 F5 02 3F F4 D6 A9 CC 0C 89 E8 78 3F 07 B7 F0 55 3E 9D D3 59 B6 5B 62 3A F1 CE 27 8D 65 3C 37 07	

Tag	Element name	Data	v1.x
92	Issuer Public Key Remainder	14 3E 90 B8 B5 E6 2B E5 A9 0D 5A 4E F1 5C 77 40 4D 29 94 48 98 77 85 D7 E8 80 C2 CD	
94	Application File Locator (AFL)	08 02 04 01 18 01 01 00 20 01 01 00	
94	Application File Locator (AFL)	08 02 04 01 18 01 01 00 20 01 01 00	
9F 07	Application Usage Control	FF 00 BYTE 1: b8 - Domestic cash trans. valid b7 - Int'l cash transactions valid b6 - Domestic goods valid b5 - International goods valid b4 - Domestic services valid b3 - International services valid b2 - ATMs valid b1 - non-ATM terminals valid BYTE 2: b8 - Domestic cashback NOT allowed b7 - International cashback NOT allowed	
9F 08	Application Version Number	00 02	
9F 0D	Issuer Action Code - Default	B0 50 9C 80 00	
9F 0E	Issuer Action Code - Denial	00 00 00 00 00	
9F 0F	Issuer Action Code - Online	B0 70 9C 98 00	
9F 10	Issuer Application Data [M/Chip Advance]	xx 10 xx xx xx xx xx xx xx xx xx xx xx xx xx xx xx xx *	
9F 11	Issuer Code Table Index	01	
9F 12	Application Preferred Name	4D 61 73 74 65 72 63 61 72 64 - 'Mastercard'	
9F 14	Counter 1 Lower Limit [Mastercard]	00	
9F 17	Personal Identification Number (PIN) Try Counter	03	
9F 1F	Track 1 Discretionary Data	30 31 32 33 34 30 39 31 37 32 30 30 30 30 30 30 30 30 30 30 30 30 30 30	
9F 23	Counter 1 Upper Limit [Mastercard]	00	
9F 24	Payment Account Reference (PAR)	35 30 30 31 41 42 43 44 45 46 47 48 49 4A 4B 4C 4D 4E 4F 50 51 52 53 54 55 56 57 58 59	
9F 26	Application Cryptogram (AC)	xx xx xx xx xx xx xx xx *	
9F 27	Cryptogram Information Data (CID)	80	
9F 32	Issuer Public Key Exponent	03	
9F 36	Application Transaction Counter (ATC)	00 03	
9F 42	Application Currency Code	08 40 - USA	
9F 44	Application Currency Exponent	02	

Tag	Element name	Data	v1.x
9F 46	ICC Public Key Certificate	B6 8E 5D 93 5D B9 D6 FC E8 91 79 39 8F 3A B8 84 7F B9 1E C9 CA 58 13 7C FC 3C 58 F9 F0 05 BB B6 FD 74 DE F2 0C 4F 6C E0 A0 F3 0A FB F4 73 A0 A3 36 2F BA 82 96 4A 26 EC DE 47 FB 6D 44 26 DC 74 E8 A1 28 B6 AB D8 0C F1 85 B0 D2 E8 45 AF 4C C7 27 A5 54 A1 C6 38 17 75 BE F9 95 89 5B 9E 22 99 A5 4F 86 CB 10 C5 8C DC B9 FA 42 18 D6 F0 19 50 C2 8F 6F 06 EE B8 17 70 A2 C2 1D 13 B9 91 BB 7B 2C 7F 0F 0C 0D 5D CA 28 A5 A6 90 8D 27 9B 26 11 25 03 80 4B 7F 13 DD E8 FE C5 8E 37 55 07 A8 A5 1B 17 80 9D 00 24 FD 1A 25 03 1A B4 18 80 78 30 10 B0 E8 F1 54 A9 4F BD C6 0F 8E 54 67 52 C3 11 82 86 F9 CF DC 31 71 3F 64 91 9C B3 30 8D 44 70 37 AF 72 33 F8 3B 90 29 73 9C 90 EE CB 11 70 F4 74 99 8A 32 31 A9 55 D9 23 4D 99 53 EF A8 6E F2	
9F 47	ICC Public Key Exponent	03	
9F 49	Dynamic Data Authentication Data Object List (DDOL)	9F 37 04	
9F 4A	Static Data Authentication Tag List	82	
9F 4D	Transaction Log Entry	0B 0A	
9F 4F	Transaction Log Format	9F 27 01 9F 02 06 5F 2A 02 9A 03 9F 36 02 9F 52 06 DF 3E 01 9F 21 03 9F 7C 14	
9F 5D	Application Capabilities Information [M/Chip Advance]	01 00 00	
9F 6E	Third Party Data [Mastercard]	08 40 00 00 30 30 00	
9F 70	Protected Data Envelope 1 [M/Chip Advance]	20 20	
9F 71	Protected Data Envelope 2 [M/Chip Advance]	20 20	
9F 72	Protected Data Envelope 3 [M/Chip Advance]	20 20	
9F 73	Protected Data Envelope 4 [M/Chip Advance]	20 20	
9F 74	Protected Data Envelope 5 [M/Chip Advance]	20 20	
9F 75	Unprotected Data Envelope 1 [M/Chip Advance]	20 20	
9F 76	Unprotected Data Envelope 2 [M/Chip Advance]	20 20	
9F 77	Unprotected Data Envelope 3 [M/Chip Advance]	20 20	
9F 78	Unprotected Data Envelope 4 [M/Chip Advance]	20 20	
9F 79	Unprotected Data Envelope 5 [M/Chip Advance]	20 20	

Tag	Element name	Data	v1.x
9F 7E	Application Life Cycle Data [Mastercard]	03 10 0C 12 00 09 00 00 FF 00 04 00 00 02 60 00 00 38 4A 02 11 50 35 43 44 30 37 32 20	
C3	Card Issuer Action Code (Contact) - Decline [M/Chip Advance]	00 00 00	
C4	Card Issuer Action Code (Contact) - Default [M/Chip Advance]	46 58 00	
C5	Card Issuer Action Code (Contact) - Online [M/Chip Advance]	06 F8 00	
C6	PIN Try Limit [M/Chip Advance]	03	
C7	CDOL1 Related Data Length [Mastercard]	42	
C8	CRM Country Code [Mastercard]	08 40 - USA	
C9	Accumulator 1 Currency Code [Mastercard]	08 40 - USD	
CA	Accumulator 1 Lower Limit [Mastercard]	00 00 00 00 00 00	
CB	Accumulator 1 Upper Limit [Mastercard]	00 00 00 00 00 00	
CD	Card Issuer Action Code (Contactless) - Default [M/Chip Advance]	00 58 00	
CE	Card Issuer Action Code (Contactless) - Online [M/Chip Advance]	00 F8 00	
CF	Card Issuer Action Code (Contactless) - Decline [M/Chip Advance]	00 00 00	
D1	Accumulator 1 Currency Conversion Table [Mastercard]	08 40 00 01 00 08 40 00 01 00 08 40 00 01 00 08 40 00 01 00 08 40 00 01 00	
D3	Additional Check Table [Mastercard]	00 00 00 FF FF FF FF FF FF FF FF FF FF FF FF FF FF	
D5	Application Control [M/Chip Advance]	8C 00 80 00 86 02	
D6	Default ARPC Response Code [M/Chip Advance]	00 12	
D7	Application Control [M/Chip Advance]	40 01 40 00 86 02	
D9	Application File Locator (Contactless)	08 01 01 00 10 01 01 01 18 01 01 00 20 01 02 00	
DE	Log Data Table [M/Chip Advance]	00 00 00 00 00 00 00 00 00	
DF 02	Security Limits Status (Contact) [M/Chip Advance]	00	
DF 11	Accumulator 1 Control (Contact) [M/Chip Advance]	C1	
DF 12	Accumulator 1 Control (Contactless) [M/Chip Advance]	C1	
DF 14	Accumulator 2 Control (Contact) [M/Chip Advance]	00	
DF 15	Accumulator 2 Control (Contactless) [M/Chip Advance]	00	
DF 16	Accumulator 2 Currency Code [Mastercard]	09 99	
DF 17	Accumulator 2 Currency Conversion Table [Mastercard]	09 99 00 01 00 09 99 00 01 00 09 99 00 01 00 09 99 00 01 00 09 99 00 01 00	
DF 18	Accumulator 2 Lower Limit [Mastercard]	00 00 00 00 00 00	
DF 19	Accumulator 2 Upper Limit [Mastercard]	00 00 00 00 00 00	
DF 1A	Counter 1 Control (Contact) [M/Chip Advance]	C1	
DF 1B	Counter 1 Control (Contactless) [M/Chip Advance]	C1	

Tag	Element name	Data	v1.x
DF 1D	Counter 2 Control (Contact) [M/Chip Advance]	00	
DF 1E	Counter 2 Control (Contactless) [M/Chip Advance]	00	
DF 1F	Counter 2 Lower Limit [Mastercard]	00	
DF 21	Counter 2 Upper Limit [Mastercard]	00	
DF 22	MTA CVM (Contact) [M/Chip Advance]	00 00 00 00 00 00	
DF 23	MTA CVM (Contactless) [M/Chip Advance]	00 00 00 00 00 00	
DF 24	MTA Currency Code [M/Chip Advance]	09 99	
DF 25	MTA NoCVM (Contact) [M/Chip Advance]	00 00 00 00 00 00	
DF 26	MTA NoCVM (Contactless) [M/Chip Advance]	00 00 00 00 00 00	
DF 27	Number Of Days Offline Limit [M/Chip Advance]	00 00	
DF 28	Accumulator 1 CVR Dependency Data (Contact) [M/Chip Advance]	00 00 00	
DF 29	Accumulator 1 CVR Dependency Data (Contactless) [M/Chip Advance]	00 00 00	
DF 2A	Accumulator 2 CVR Dependency Data (Contact) [M/Chip Advance]	00 00 00	
DF 2B	Accumulator 2 CVR Dependency Data (Contactless) [M/Chip Advance]	00 00 00	
DF 2C	Counter 1 CVR Dependency Data (Contact) [M/Chip Advance]	00 00 00	
DF 2D	Counter 1 CVR Dependency Data (Contactless) [M/Chip Advance]	00 00 00	
DF 2E	Counter 2 CVR Dependency Data (Contact) [M/Chip Advance]	00 00 00	
DF 2F	Counter 2 CVR Dependency Data (Contactless) [M/Chip Advance]	00 00 00	
DF 30	Interface Enabling Switch [M/Chip Advance]	03	
DF 35	Security Limits Status (Contactless) [M/Chip Advance]	00	
DF 37	Security Limits Status Common [M/Chip Advance]	00	
DF 3C	CVR Issuer Discretionary Data (Contact) [M/Chip Advance]	00	
DF 3D	CVR Issuer Discretionary Data (Contactless) [M/Chip Advance]	00	
DF 3F	Read Record Filter (Contact) [M/Chip Advance]	00 00 00 00	
DF 40	Read Record Filter (Contactless) [M/Chip Advance]	08 03 03 00	
DF 41	DS Management Control [M/Chip Advance]	20	

* Tag value changes with card usage

1.4.3 CTLS: CVM List - AID A000000041010 (PayPass)

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

1.4.4 CTLS: Application Tag data - AID A000000041010 (PayPass)

Tag	Element name	Data	v1.x
50	Application Label	4D 41 53 54 45 52 43 41 52 44 - 'MASTERCARD'	
56	Track 1 Equivalent Data [Mastercard]	42 35 34 31 33 33 33 30 30 38 39 36 30 34 31 31 31 5E 20 2F 5E 32 35 31 32 32 30 31 30	
57	Track 2 Equivalent Data	54 13 33 00 89 60 41 11 D2 51 22 01 01 23 40 91 72 02 9F	
5A	Application Primary Account Number (PAN)	54 13 33 00 89 60 41 11	
5F 24	Application Expiration Date	25 12 31	
5F 25	Application Effective Date	xx xx xx	
5F 28	Issuer Country Code	08 40 - USA	
5F 2D	Language Preference	65 6E - 'en' (English)	
5F 34	Application PAN Sequence Number	01	
82	Application Interchange Profile	19 80 BYTE 1: b7 - Offline SDA NOT supported b6 - Offline DDA NOT supported b5 - Cardholder verification supported b4 - Terminal risk mgmt to be performed b3 - Issuer authentication NOT supported via EXTERNAL AUTH command b1 - Combined DDA / GEN AC supported BYTE 2: b8 - EMV Contactless supported	
84	Dedicated File (DF) Name	A0 00 00 00 04 10 10	
87	Application Priority Indicator	01	
8C	Card Risk Management Data Object List 1 (CDOL1)	9F 02 06 9F 03 06 9F 1A 02 95 05 5F 2A 02 9A 03 9C 01 9F 37 04 9F 35 01 9F 45 02 9F 4C 08 9F 34 03 9F 21 03 9F 7C 14	
8D	Card Risk Management Data Object List 2 (CDOL2)	91 0A 8A 02 95 05 9F 37 04 9F 4C 08	
8E	Cardholder Verification Method (CVM) List	00 00 00 00 00 00 00 00 00 5E 03 1F 03	
8F	Certification Authority Public Key Index	EF	
90	Issuer Public Key Certificate	5B 2E 1F EF 4D 7D 2C 16 16 12 21 F7 97 2F E6 99 B7 82 44 E0 73 C8 AC 75 86 CE D1 76 EF 7B 93 AC 19 0B 05 70 40 E1 18 4F 2F 55 AC 70 D2 AA C3 94 BE 22 6A 26 50 D3 CA ED 90 60 88 C5 3A 88 B8 3C 46 1F 37 6D 89 10 B8 51 81 54 F3 08 EE ED 23 BC 15 7C FA BA 6E 51 26 9F 01 6D 59 FE 21 A6 F9 10 F2 85 13 0D EA F6 A4 78 BE 77 9D 2B AD 08 E1 2E D6 A5 93 71 5A 18 72 15 C5 63 28 1C B2 B7 2E 5B 14 05 5D 2D D8 30 4A C2 20 2E 53 96 D0 4C 5C 79 55 0B 4D E9 FA DA CB 35 F3 19 06 C5 A4 42 27 29 D6 A5 A8 F5 E1 4C B9 0D B7 05 49 4B 3D B1 0D E6 19 F3 B0 3E 64 96 FE 79 F4 6E 64 97 2A 46 34 A0 35 EF 7E 50 20 49 40 36 03 E0 BC FC 33 C3 87 BB 6D 72 CF F8 33 89 7E 81 F5 02 3F F4 D6 A9 CC 0C 89 E8 78 3F 07 B7 F0 55 3E 9D D3 59 B6 5B 62 3A F1 CE 27 8D 65 3C 37 07	

Tag	Element name	Data	v1.x
92	Issuer Public Key Remainder	14 3E 90 B8 B5 E6 2B E5 A9 0D 5A 4E F1 5C 77 40 4D 29 94 48 98 77 85 D7 E8 80 C2 CD	
94	Application File Locator (AFL)	08 02 04 01 18 01 01 00 20 01 01 00	
94	Application File Locator (AFL)	08 01 01 00 10 01 01 01 18 01 01 00 20 01 02 00	
9F 07	Application Usage Control	FF 00 BYTE 1: b8 - Domestic cash trans. valid b7 - Int'l cash transactions valid b6 - Domestic goods valid b5 - International goods valid b4 - Domestic services valid b3 - International services valid b2 - ATMs valid b1 - non-ATM terminals valid BYTE 2: b8 - Domestic cashback NOT allowed b7 - International cashback NOT allowed	
9F 08	Application Version Number	00 02	
9F 0D	Issuer Action Code - Default	B4 70 80 80 00	
9F 0E	Issuer Action Code - Denial	00 00 00 00 00	
9F 0F	Issuer Action Code - Online	B4 70 84 80 00	
9F 10	Issuer Application Data [M/Chip Advance]	xx 11 xx xx xx xx xx xx xx xx xx xx xx xx xx xx xx xx *	
9F 11	Issuer Code Table Index	01	
9F 12	Application Preferred Name	4D 61 73 74 65 72 63 61 72 64 - 'Mastercard'	
9F 14	Counter 1 Lower Limit [Mastercard]	00	
9F 17	Personal Identification Number (PIN) Try Counter	03	
9F 23	Counter 1 Upper Limit [Mastercard]	00	
9F 24	Payment Account Reference (PAR)	35 30 30 31 41 42 43 44 45 46 47 48 49 4A 4B 4C 4D 4E 4F 50 51 52 53 54 55 56 57 58 59	
9F 27	Cryptogram Information Data (CID)	80	
9F 32	Issuer Public Key Exponent	03	
9F 36	Application Transaction Counter (ATC)	00 01	
9F 36	Application Transaction Counter (ATC)	00 02	
9F 42	Application Currency Code	08 40 - USA	
9F 44	Application Currency Exponent	02	
9F 46	ICC Public Key Certificate	B7 00 A7 60 E3 0A D7 0B 19 E2 4F 24 D8 10 8B E9 06 D5 A5 84 3E AE E6 2C D1 B0 F1 64 2A 9D 45 95 AC F4 94 B2 CD F9 B8 46 FF 3B 15 4E 7F F1 8B AF 87 B5 30 0D C2 1F D5 D7 BC 33 78 E7 3B 0A 9F B7 65 D3 0F E8 1A C9 E8 5B 3E C5 6C 75 63 0E E3 AC 9C 78 88 1C FA 49 E4 EF 4C 23 7A 85 5D 9A 55 47 2B D8 1A FE C6 6A 70 90 E8 96 5C 54 8E CD 9D 93 B7 D8 63 89 6D A5 2D 67 7F 87 48 16 A4 EE 81 1D 7C 08 6C C8 82 61 C2 4B 79 1B A4 A3 C0 52 A4 12 6A 5F 87 84 3C 72 E1 0B 88 0F B8 4C 48 5C C8 55 F5 2E A3 5C 43 D3 59 E6 55 CA E4 FA 7E 2C C0 C2 30 6B CE 12 45 75 D7 72 BA A9 1F BC F2 BE 20 B6 FB 90 14 AA 32 57 A9 53 32 91 4C A6 55 DB 13 72 C5 F7 6B 7E 58 81 F9 B7 FF 97 A1 08 7F 70 1F A8 8B 04 C8 0A 82 C5 46 FD 7C 06 9B 88 AD B6 FA 8D	

Tag	Element name	Data	v1.x
9F 47	ICC Public Key Exponent	03	
9F 4A	Static Data Authentication Tag List	82	
9F 4D	Transaction Log Entry	0B 0A	
9F 4F	Transaction Log Format	9F 27 01 9F 02 06 5F 2A 02 9A 03 9F 36 02 9F 52 06 DF 3E 01 9F 21 03 9F 7C 14	
9F 5D	Application Capabilities Information [M/Chip Advance]	01 00 00	
9F 60	CVC3track1 [Mastercard]	1D E2	
9F 61	CVC3track2 [Mastercard]	C7 6E	
9F 62	Track 1 Bitmap for CVC3 (PCVC3 Track 1) [Mastercard]	00 00 00 38 00 00	
9F 63	Track 1 Bitmap for UN and ATC (PUNATC Track 1) [Mastercard]	00 00 00 00 E0 E0	
9F 64	Track 1 Number of ATC Digits (NATC Track 1) [Mastercard]	03	
9F 65	Track 2 Bitmap for CVC3 (PCVC3 Track 2) [Mastercard]	00 0E	
9F 66	Track 2 Bitmap for UN and ATC (PUNATC Track 2) [Mastercard]	0E 70	
9F 67	Track 2 Number of ATC Digits (NATC Track 2) [Mastercard]	03	
9F 6B	Track 2 Equivalent Data [Mastercard]	54 13 33 00 89 60 41 11 D2 51 22 01 00 00 40 00 00 00 0F	
9F 6C	Application Version [Mastercard]	00 01	
9F 6E	Third Party Data [Mastercard]	08 40 00 00 30 30 00	
9F 70	Protected Data Envelope 1 [M/Chip Advance]	20 20	
9F 71	Protected Data Envelope 2 [M/Chip Advance]	20 20	
9F 72	Protected Data Envelope 3 [M/Chip Advance]	20 20	
9F 73	Protected Data Envelope 4 [M/Chip Advance]	20 20	
9F 74	Protected Data Envelope 5 [M/Chip Advance]	20 20	
9F 75	Unprotected Data Envelope 1 [M/Chip Advance]	20 20	
9F 76	Unprotected Data Envelope 2 [M/Chip Advance]	20 20	
9F 77	Unprotected Data Envelope 3 [M/Chip Advance]	20 20	
9F 78	Unprotected Data Envelope 4 [M/Chip Advance]	20 20	
9F 79	Unprotected Data Envelope 5 [M/Chip Advance]	20 20	

Tag	Element name	Data	v1.x
9F 7E	Application Life Cycle Data [Mastercard]	03 10 0C 12 00 09 00 00 FF 00 04 00 00 02 60 00 00 38 4A 02 11 50 35 43 44 30 37 32 20	
C3	Card Issuer Action Code (Contact) - Decline [M/Chip Advance]	00 00 00	
C4	Card Issuer Action Code (Contact) - Default [M/Chip Advance]	46 58 00	
C5	Card Issuer Action Code (Contact) - Online [M/Chip Advance]	06 F8 00	
C6	PIN Try Limit [M/Chip Advance]	03	
C7	CDOL1 Related Data Length [Mastercard]	42	
C8	CRM Country Code [Mastercard]	08 40 - USA	
C9	Accumulator 1 Currency Code [Mastercard]	08 40 - USD	
CA	Accumulator 1 Lower Limit [Mastercard]	00 00 00 00 00 00	
CB	Accumulator 1 Upper Limit [Mastercard]	00 00 00 00 00 00	
CD	Card Issuer Action Code (Contactless) - Default [M/Chip Advance]	00 58 00	
CE	Card Issuer Action Code (Contactless) - Online [M/Chip Advance]	00 F8 00	
CF	Card Issuer Action Code (Contactless) - Decline [M/Chip Advance]	00 00 00	
D1	Accumulator 1 Currency Conversion Table [Mastercard]	08 40 00 01 00 08 40 00 01 00 08 40 00 01 00 08 40 00 01 00 08 40 00 01 00	
D3	Additional Check Table [Mastercard]	00 00 00 FF FF FF FF FF FF FF FF FF FF FF FF FF FF	
D5	Application Control [M/Chip Advance]	8C 00 80 00 86 02	
D6	Default ARPC Response Code [M/Chip Advance]	00 12	
D7	Application Control [M/Chip Advance]	40 01 40 00 86 02	
D9	Application File Locator (Contactless)	08 01 01 00 10 01 01 01 18 01 01 00 20 01 02 00	
DE	Log Data Table [M/Chip Advance]	00 00 00 00 00 00 00 00 00	
DF 02	Security Limits Status (Contact) [M/Chip Advance]	00	
DF 11	Accumulator 1 Control (Contact) [M/Chip Advance]	C1	
DF 12	Accumulator 1 Control (Contactless) [M/Chip Advance]	C1	
DF 14	Accumulator 2 Control (Contact) [M/Chip Advance]	00	
DF 15	Accumulator 2 Control (Contactless) [M/Chip Advance]	00	
DF 16	Accumulator 2 Currency Code [Mastercard]	09 99	
DF 17	Accumulator 2 Currency Conversion Table [Mastercard]	09 99 00 01 00 09 99 00 01 00 09 99 00 01 00 09 99 00 01 00 09 99 00 01 00	
DF 18	Accumulator 2 Lower Limit [Mastercard]	00 00 00 00 00 00	
DF 19	Accumulator 2 Upper Limit [Mastercard]	00 00 00 00 00 00	
DF 1A	Counter 1 Control (Contact) [M/Chip Advance]	C1	
DF 1B	Counter 1 Control (Contactless) [M/Chip Advance]	C1	

Tag	Element name	Data	v1.x
DF 1D	Counter 2 Control (Contact) [M/Chip Advance]	00	
DF 1E	Counter 2 Control (Contactless) [M/Chip Advance]	00	
DF 1F	Counter 2 Lower Limit [Mastercard]	00	
DF 21	Counter 2 Upper Limit [Mastercard]	00	
DF 22	MTA CVM (Contact) [M/Chip Advance]	00 00 00 00 00 00	
DF 23	MTA CVM (Contactless) [M/Chip Advance]	00 00 00 00 00 00	
DF 24	MTA Currency Code [M/Chip Advance]	09 99	
DF 25	MTA NoCVM (Contact) [M/Chip Advance]	00 00 00 00 00 00	
DF 26	MTA NoCVM (Contactless) [M/Chip Advance]	00 00 00 00 00 00	
DF 27	Number Of Days Offline Limit [M/Chip Advance]	00 00	
DF 28	Accumulator 1 CVR Dependency Data (Contact) [M/Chip Advance]	00 00 00	
DF 29	Accumulator 1 CVR Dependency Data (Contactless) [M/Chip Advance]	00 00 00	
DF 2A	Accumulator 2 CVR Dependency Data (Contact) [M/Chip Advance]	00 00 00	
DF 2B	Accumulator 2 CVR Dependency Data (Contactless) [M/Chip Advance]	00 00 00	
DF 2C	Counter 1 CVR Dependency Data (Contact) [M/Chip Advance]	00 00 00	
DF 2D	Counter 1 CVR Dependency Data (Contactless) [M/Chip Advance]	00 00 00	
DF 2E	Counter 2 CVR Dependency Data (Contact) [M/Chip Advance]	00 00 00	
DF 2F	Counter 2 CVR Dependency Data (Contactless) [M/Chip Advance]	00 00 00	
DF 30	Interface Enabling Switch [M/Chip Advance]	03	
DF 35	Security Limits Status (Contactless) [M/Chip Advance]	00	
DF 37	Security Limits Status Common [M/Chip Advance]	00	
DF 3C	CVR Issuer Discretionary Data (Contact) [M/Chip Advance]	00	
DF 3D	CVR Issuer Discretionary Data (Contactless) [M/Chip Advance]	00	
DF 3F	Read Record Filter (Contact) [M/Chip Advance]	00 00 00 00	
DF 40	Read Record Filter (Contactless) [M/Chip Advance]	08 03 03 00	
DF 41	DS Management Control [M/Chip Advance]	20	

* Tag value changes with card usage

1.5 Test Card 05 - 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.

1.5.1 Contact: CVM List - AID A000000041010 (EMV)

Cardholder Verification Method List ('4201 4403 4103 5E03 1F03')			
CVM	Verification Method	Conditions	If unsuccessful
1	Online PIN	Unattended Cash	Next CVM
2	Offline Enciphered PIN	Terminal supports CVM type	Next CVM
3	Offline Plaintext PIN	Terminal supports CVM type	Next CVM
4	Signature (paper)	Terminal supports CVM type	Next CVM
5	No CVM required	Terminal supports CVM type	Fail

1.5.2 Contact: Application Tag List - AID A000000041010 (EMV)

Tag	Element name	Data	v1.x
50	Application Label	4D 41 53 54 45 52 43 41 52 44 - 'MASTERCARD'	
57	Track 2 Equivalent Data	22 23 60 00 89 02 03 29 D2 51 22 01 01 23 40 91 72 02 9F	
5A	Application Primary Account Number (PAN)	22 23 60 00 89 02 03 29	
5F 20	Cardholder Name	49 51 4D 65 74 72 69 78 2F 54 65 73 74 20 43 61 72 64 20 30 35 20 20 20 20 - 'iQmetrix/Test Card 05'	
5F 24	Application Expiration Date	25 12 31	
5F 25	Application Effective Date	xx xx xx	
5F 28	Issuer Country Code	08 40 - USA	
5F 2D	Language Preference	65 6E - 'en' (English)	
5F 30	Service Code	02 01	
5F 34	Application PAN Sequence Number	01	
82	Application Interchange Profile [Mobile PayPass]	39 00 BYTE 1: b7 - Offline SDA NOT supported b6 - Offline DDA supported b5 - Cardholder verification supported b4 - Terminal risk mgmt to be performed b3 - Issuer authentication NOT supported via EXTERNAL AUTH command b1 - Combined DDA / GEN AC supported BYTE 2: b8 - EMV Contactless NOT supported	
84	Dedicated File (DF) Name	A0 00 00 00 04 10 10	
87	Application Priority Indicator	01	
8C	Card Risk Management Data Object List 1 (CDOL1)	9F 02 06 9F 03 06 9F 1A 02 95 05 5F 2A 02 9A 03 9C 01 9F 37 04 9F 35 01 9F 45 02 9F 4C 08 9F 34 03	
8D	Card Risk Management Data Object List 2 (CDOL2)	91 0A 8A 02 95 05 9F 37 04 9F 4C 08	
8E	Cardholder Verification Method (CVM) List	00 00 00 00 00 00 00 00 42 01 44 03 41 03 5E 03 1F 03	
8F	Certification Authority Public Key Index	F1	

Tag	Element name	Data	v1.x
90	Issuer Public Key Certificate	91 61 44 FF F4 9B 6F BA E7 6F A4 C2 81 74 CB B9 E4 C3 13 1C 55 F6 1D 58 58 26 11 60 DC 0B F3 D6 80 D2 F9 16 FB D3 72 5C E5 B4 6B AA D0 CE 0B C9 7F 6E 1F 46 55 0E A0 E6 BE 3A F3 98 36 E1 4F 07 13 A1 EA 0A 3C 97 2C 08 50 74 FE EF F3 03 B3 64 13 D3 0B D2 CE 5B B8 1B 7A BF 3D 74 7D 1B 93 9A 9F 38 81 D5 29 22 0F 28 43 50 D1 C0 F5 F1 B1 36 6B FB 46 7E 8B 35 BD 74 0B A8 06 E2 18 C8 58 A4 7D AE 27 23 32 A8 1E 65 FD 60 2E 6B AC 48 F6 C9 37 44 C4 28 43 6C 5A DF 30 A8 FF 28 4A 4C 1E 01 D4 5E E6 C5 6D AD 30 C1 E7 91 15 61 B4 44 00 42	
94	Application File Locator (AFL)	08 02 04 01 18 01 01 00 20 01 01 00	
9F 07	Application Usage Control	FF 00 BYTE 1: b8 - Domestic cash trans. valid b7 - Int'l cash transactions valid b6 - Domestic goods valid b5 - International goods valid b4 - Domestic services valid b3 - International services valid b2 - ATMs valid b1 - non-ATM terminals valid BYTE 2: b8 - Domestic cashback NOT allowed b7 - International cashback NOT allowed	
9F 08	Application Version Number	00 02	
9F 0D	Issuer Action Code - Default	BC 50 BC 80 00	
9F 0E	Issuer Action Code - Denial	00 00 00 00 00	
9F 0F	Issuer Action Code - Online	BC 70 BC 98 00	
9F 10	Issuer Application Data [Mobile PayPass]	xx 10 xx xx xx xx xx xx xx xx xx xx xx xx xx xx xx xx *	
9F 11	Issuer Code Table Index	01	
9F 12	Application Preferred Name	4D 61 73 74 65 72 63 61 72 64 - 'Mastercard'	
9F 14	Counter 1 Lower Limit [Mastercard]	03	
9F 17	Personal Identification Number (PIN) Try Counter	09	
9F 1F	Track 1 Discretionary Data	30 31 32 33 34 30 39 31 37 32 30 30 30 30 30 30 30 30 30 30 30 30 30 30	
9F 23	Counter 1 Upper Limit [Mastercard]	07	
9F 27	Cryptogram Information Data (CID)	80	
9F 32	Issuer Public Key Exponent	03	
9F 36	Application Transaction Counter (ATC)	00 01	
9F 42	Application Currency Code	08 40 - USA	
9F 44	Application Currency Exponent	02	
9F 46	ICC Public Key Certificate	5F 9E 36 08 8D 17 9D 47 AE C1 19 90 2E 39 8F 74 A0 10 C1 2B 8F 7C 46 69 BD 43 36 62 D5 E6 BE 33 C8 0A F3 D7 B7 5C C1 42 55 6E 91 33 80 B4 8A F2 C1 BF A9 54 6F C8 C6 CB 36 3A 2F 59 28 31 44 0C 26 AD 42 65 81 3A 10 E4 B3 5D 40 DB E0 D0 09 44 8A FF AB 8F EE A0 32 DD AF B8 E8 C9 5E 78 BB 50 4F AA 81 18 01 09 DA 5B 26 42 72 8E 87 5E 3C 66 66 64 BB 58 9A 63 4A 2B DB 61 0B 66 67 61 EF 95	
9F 47	ICC Public Key Exponent	03	

Tag	Element name	Data	v1.x
9F 48	ICC Public Key Remainder	F9 A0 05 72 5A C6 1A EF 73 A5 03 81 15 C5 D4 FC BC F0 92 56 27 AA D8 C6 45 99	
9F 49	Dynamic Data Authentication Data Object List (DDOL)	9F 37 04	
9F 4A	Static Data Authentication Tag List	82	
9F 4B	Signed Dynamic Application Data	6E D8 49 9A 8C 8E 86 22 10 C6 37 C3 EE 3D 57 95 DD 7D C6 41 90 85 BB 9E 1F C6 76 48 AA 13 F2 A0 B1 EC 28 B7 4E 0F 34 8E 4B 71 6A DB 34 F2 87 88 FB EB DB 43 12 47 76 06 46 A0 6B 76 1D 18 17 DE 3C AC 04 9E 8E BC 66 94 F0 EB 14 1B 56 19 0B FC 14 9A 7A B5 6B 65 32 14 E8 94 0C 4A CC 52 F2 9F C6 5C 68 43 64 FC B8 57 7D B6 2E 22 D7 4F A7 9D	
9F 4D	Transaction Log Entry	0B 0A	
9F 4F	Transaction Log Format	9F 27 01 9F 02 06 5F 2A 02 9A 03 9F 36 02 9F 52 06	
9F 7E	Application Life Cycle Data / Mobile Support Indicator [Mobile PayPass]	03 10 0C 12 00 09 00 00 FF 00 04 00 00 02 60 00 00 38 4A 02 11 50 35 43 44 30 37 32 20	
C3	Card Issuer Action Code - Decline [Mastercard]	00 00 00	
C4	Card Issuer Action Code - Default [Mastercard]	19 50 00	
C5	Card Issuer Action Code - Online [Mastercard]	39 FB 00	
C6	Counters [Mastercard]	00 01 00 00 00 00 00 00 00 00	
C7	CDOL1 Related Data Length [Mastercard]	2B	
C8	CRM Country Code [Mastercard]	08 40 - USA	
C9	Accumulator 1 Currency Code [Mastercard]	08 40 - USD	
CA	Accumulator 1 Lower Limit [Mastercard]	00 00 00 02 00 00	
CB	Accumulator 1 Upper Limit [Mastercard]	00 00 00 04 00 00	
D1	Accumulator 1 Currency Conversion Table [Mastercard]	08 40 00 01 00 08 40 00 01 00 08 40 00 01 00 08 40 00 01 00 08 40 00 01 00	
D3	Additional Check Table [Mastercard]	00 00 00 FF FF FF FF FF FF FF FF FF FF FF FF FF FF FF	
D5	Application Control (Management) [Mobile PayPass]	CC 00	
D7	Application Control (Payment) [Mobile PayPass]	40 01 40	
DF 02	Security Limits Status [Mastercard]	00	

* Tag value changes with card usage

1.6 Test Card 06 - Amex, DI, Credit, English, USA, USD

A Dual Interface (Contact / Contactless) Amex 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.

1.6.1 Contact: CVM List - AID A00000025010402 (EMV)

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	Fail

1.6.2 Contact: Application Tag List - AID A00000025010402 (EMV)

Tag	Element name	Data	v1.x
50	Application Label	41 4D 45 52 49 43 41 4E 20 45 58 50 52 45 53 53 - 'AMERICAN EXPRESS'	
57	Track 2 Equivalent Data	37 42 45 00 17 51 00 6D 24 12 20 11 50 21 23 45 00 00 0F	
5A	Application Primary Account Number (PAN)	37 42 45 00 17 51 00 6F	
5F 20	Cardholder Name	49 51 4D 65 74 72 69 78 2F 54 65 73 74 20 43 61 72 64 20 30 36 20 20 20 20 20 - 'iQmetrix/Test Card 06'	
5F 24	Application Expiration Date	24 12 31	
5F 25	Application Effective Date	xx xx xx	
5F 28	Issuer Country Code	08 40 - USA	
5F 2D	Language Preference	65 6E - 'en' (English)	
5F 30	Service Code	02 01	
5F 34	Application PAN Sequence Number	00	
82	Application Interchange Profile	1C 00 BYTE 1: b7 - Offline SDA NOT supported b6 - Offline DDA NOT supported b5 - Cardholder verification supported b4 - Terminal risk mgmt to be performed b3 - Issuer authentication supported b1 - Combined DDA / GEN AC NOT supported BYTE 2: b8 - EMV Contactless NOT supported	
84	Dedicated File (DF) Name	A0 00 00 00 25 01 04 02	
87	Application Priority Indicator	01	
8C	Card Risk Management Data Object List 1 (CDOL1)	9F 02 06 9F 03 06 9F 1A 02 95 05 5F 2A 02 9A 03 9C 01 9F 37 04	
8D	Card Risk Management Data Object List 2 (CDOL2)	8A 02 9F 02 06 9F 03 06 9F 1A 02 95 05 5F 2A 02 9A 03 9C 01 9F 37 04	
8E	Cardholder Verification Method (CVM) List	00 00 00 00 00 00 00 00 42 01 42 03 5E 03 5F 03	
94	Application File Locator (AFL)	08 01 01 00 08 02 03 01	

Tag	Element name	Data	v1.x
9F 07	Application Usage Control	FF 00 BYTE 1: b8 - Domestic cash trans. valid b7 - Int'l cash transactions valid b6 - Domestic goods valid b5 - International goods valid b4 - Domestic services valid b3 - International services valid b2 - ATMs valid b1 - non-ATM terminals valid BYTE 2: b8 - Domestic cashback NOT allowed b7 - International cashback NOT allowed	
9F 08	Application Version Number	00 01	
9F 0D	Issuer Action Code - Default	B0 50 DC 98 00	
9F 0E	Issuer Action Code - Denial	00 00 00 00 00	
9F 0F	Issuer Action Code - Online	B0 78 DC 98 00	
9F 10	Issuer Application Data [AEIPS 4.2]	xx xx 01 xx xx xx xx *	
9F 11	Issuer Code Table Index	01	
9F 12	Application Preferred Name	41 6D 65 72 69 63 61 6E 20 45 78 70 72 65 73 73 - 'American Express'	
9F 13	Last Online Application Transaction Counter (ATC) Register	xx xx *	
9F 17	Personal Identification Number (PIN) Try Counter	09	
9F 26	Application Cryptogram (AC)	xx xx xx xx xx xx xx xx *	
9F 27	Cryptogram Information Data (CID)	80	
9F 36	Application Transaction Counter (ATC)	00 03	
9F 38	Processing Options Data Object List (PDOL)	9F 35 01	
9F 42	Application Currency Code	08 40 - USA	

* Tag value changes with card usage

1.6.3 CTLs: CVM List - AID A00000025010402 (Expresspay)

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	Fail

1.6.4 CTLs: Application Tag data - AID A00000025010402 (Expresspay)

Tag	Element name	Data	v1.x
50	Application Label	41 4D 45 52 49 43 41 4E 20 45 58 50 52 45 53 53 - 'AMERICAN EXPRESS'	
57	Track 2 Equivalent Data	37 42 45 00 17 51 00 6D 24 12 70 21 50 21 23 45 00 00 0F	
5A	Application Primary Account Number (PAN)	37 42 45 00 17 51 00 6F	
5F 20	Cardholder Name	49 51 4D 65 74 72 69 78 2F 54 65 73 74 20 43 61 72 64 20 30 36 20 20 20 20 20 - 'iQmetrix/Test Card 06'	
5F 24	Application Expiration Date	24 12 31	
5F 25	Application Effective Date	xx xx xx	
5F 28	Issuer Country Code	08 40 - USA	

Tag	Element name	Data	v1.x
5F 2D	Language Preference	65 6E - 'en' (English)	
5F 30	Service Code	02 01	
5F 34	Application PAN Sequence Number	00	
82	Application Interchange Profile [Expresspay 2.0]	1C 80 BYTE 1: b7 - SDA NOT supported b6 - DDA NOT supported b5 - Cardholder verification supported b4 - Terminal risk mgmt to be performed b3 - Issuer authentication supported b1 - CDA NOT supported BYTE 2: b8 - EMV & Mag-stripe modes supported b7 - Expresspay Mobile NOT supported b6 - Expresspay Mobile HCE NOT supported	
84	Dedicated File (DF) Name	A0 00 00 00 25 01 04 02	
87	Application Priority Indicator	01	
8C	Card Risk Management Data Object List 1 (CDOL1)	9F 02 06 9F 03 06 9F 1A 02 95 05 5F 2A 02 9A 03 9C 01 9F 37 04	
8D	Card Risk Management Data Object List 2 (CDOL2)	8A 02 9F 02 06 9F 03 06 9F 1A 02 95 05 5F 2A 02 9A 03 9C 01 9F 37 04	
8E	Cardholder Verification Method (CVM) List	00 00 00 00 00 00 00 00 00 42 01 5E 03 1F 02	
94	Application File Locator (AFL)	08 01 02 00 08 03 04 02	
9F 07	Application Usage Control	3D 00 BYTE 1: b8 - Domestic cash trans. valid b7 - Int'l cash transactions valid b6 - Domestic goods valid b5 - International goods NOT valid b4 - Domestic services valid b3 - International services valid b2 - ATMs NOT valid b1 - non-ATM terminals valid BYTE 2: b8 - Domestic cashback NOT allowed b7 - International cashback NOT allowed	
9F 08	Application Version Number	00 01	
9F 0D	Issuer Action Code - Default	B0 50 DC 98 00	
9F 0E	Issuer Action Code - Denial	00 00 00 00 00	
9F 0F	Issuer Action Code - Online	B0 78 DC 98 00	
9F 10	Issuer Application Data [Expresspay 2.0]	xx xx 01 xx xx xx xx *	
9F 12	Application Preferred Name	41 6D 65 72 69 63 61 6E 20 45 78 70 72 65 73 73 - 'American Express'	
9F 26	Application Cryptogram (AC)	xx xx xx xx xx xx xx xx *	
9F 27	Cryptogram Information Data (CID)	80	
9F 36	Application Transaction Counter (ATC)	00 02	
9F 38	Processing Options Data Object List (PDOL)	9F 35 01	
9F 42	Application Currency Code	08 40 - USA	

* Tag value changes with card usage

1.6.5 CTLS: CVM List - AID A000000291010 (Expresspay)

Cardholder Verification Method List ('5E03 1F03')			
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

1.6.6 CTLS: Application Tag data - AID A000000291010 (Expresspay)

Tag	Element name	Data	v1.x
50	Application Label	41 4D 45 52 49 43 41 4E 20 45 58 50 52 45 53 53 - 'AMERICAN EXPRESS'	
57	Track 2 Equivalent Data	37 42 45 00 17 51 00 6D 24 12 20 11 50 21 23 45 00 00 0F	
5A	Application Primary Account Number (PAN)	37 42 45 00 17 51 00 6F	
5F 20	Cardholder Name	49 51 4D 65 74 72 69 78 2F 54 65 73 74 20 43 61 72 64 20 30 36 20 20 20 20 20 - 'IQMetrix/Test Card 06'	
5F 24	Application Expiration Date	24 12 31	
5F 25	Application Effective Date	xx xx xx	
5F 28	Issuer Country Code	08 40 - USA	
5F 2D	Language Preference	65 6E - 'en' (English)	
5F 30	Service Code	02 01	
5F 34	Application PAN Sequence Number	00	
82	Application Interchange Profile	1C 00 BYTE 1: b7 - SDA NOT supported b6 - DDA NOT supported b5 - Cardholder verification supported b4 - Terminal risk mgmt to be performed b3 - Issuer authentication supported b1 - CDA NOT supported BYTE 2: b8 - EMV & Mag-stripe modes NOT supported b7 - Expresspay Mobile NOT supported b6 - Expresspay Mobile HCE NOT supported	
84	Dedicated File (DF) Name	A0 00 00 00 29 10 10	
87	Application Priority Indicator	02	
8C	Card Risk Management Data Object List 1 (CDOL1)	9F 02 06 9F 03 06 9F 1A 02 95 05 5F 2A 02 9A 03 9C 01 9F 37 04	
8D	Card Risk Management Data Object List 2 (CDOL2)	8A 02 9F 02 06 9F 03 06 9F 1A 02 95 05 5F 2A 02 9A 03 9C 01 9F 37 04	
8E	Cardholder Verification Method (CVM) List	00 00 00 00 00 00 00 00 42 01 42 03 5E 03 5F 03	
94	Application File Locator (AFL)	08 01 01 00 08 02 03 01	

Tag	Element name	Data	v1.x
9F 07	Application Usage Control	FF 00 BYTE 1: b8 - Domestic cash trans. valid b7 - Int'l cash transactions valid b6 - Domestic goods valid b5 - International goods valid b4 - Domestic services valid b3 - International services valid b2 - ATMs valid b1 - non-ATM terminals valid BYTE 2: b8 - Domestic cashback NOT allowed b7 - International cashback NOT allowed	
9F 08	Application Version Number	00 01	
9F 0D	Issuer Action Code - Default	B0 50 DC 98 00	
9F 0E	Issuer Action Code - Denial	00 00 00 00 00	
9F 0F	Issuer Action Code - Online	B0 78 DC 98 00	
9F 10	Issuer Application Data [AEIPS 4.2]	xx xx 01 xx xx xx xx *	
9F 11	Issuer Code Table Index	01	
9F 12	Application Preferred Name	41 6D 65 72 69 63 61 6E 20 45 78 70 72 65 73 73 - 'American Express'	
9F 13	Last Online Application Transaction Counter (ATC) Register	xx xx *	
9F 17	Personal Identification Number (PIN) Try Counter	09	
9F 26	Application Cryptogram (AC)	xx xx xx xx xx xx xx xx *	
9F 27	Cryptogram Information Data (CID)	80	
9F 36	Application Transaction Counter (ATC)	xx xx *	
9F 38	Processing Options Data Object List (PDOL)	9F 35 01	
9F 42	Application Currency Code	08 40 - USA	

* Tag value changes with card usage

1.7 Test Card 07 - Interac, DI, Debit, Eng/Fre, Canada, CAD

A Dual Interface (Contact / Contactless) Interac debit card with Issuer Country Code of 'Canada' and Currency Code of 'CAD'.

Merchant Type Indicator (MTI) Limits (tags 9F52, 9F54, 9F55, 9F56, 9F57) all set to \$250.01.

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

1.7.1 Contact: CVM List - 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

1.7.2 Contact: Application Tag data - AID A0000002771010 (EMV)

Tag	Element name	Data	v1.x
50	Application Label	49 6E 74 65 72 61 63 - 'Interac'	
57	Track 2 Equivalent Data	00 12 03 00 00 00 00 03 D2 81 22 20 08 97 74 00 00 00 1F	

Tag	Element name	Data	v1.x
5A	Application Primary Account Number (PAN)	00 12 03 00 00 00 00 03	
5F 20	Cardholder Name	49 51 4D 65 74 72 69 78 2F 54 45 53 54 20 43 41 52 44 20 30 37 20 20 20 20 20 - 'IQMetrix/Test Card 07'	
5F 24	Application Expiration Date	28 12 31	
5F 25	Application Effective Date	xx xx xx	
5F 28	Issuer Country Code	01 24 - CAN	
5F 2D	Language Preference	65 6E 66 72 - 'enfr' (English, French)	
5F 30	Service Code	02 20	
5F 34	Application PAN Sequence Number	01	
5F 56	Issuer Country Code (alpha3 format)	43 41 4E - 'CAN'	
82	Application Interchange Profile	19 00 BYTE 1: b7 - Offline SDA NOT supported b6 - Offline DDA NOT supported b5 - Cardholder verification supported b4 - Terminal risk mgmt to be performed b3 - Issuer authentication NOT supported b1 - Combined DDA / GEN AC supported BYTE 2: b8 - EMV Contactless NOT supported	
84	Dedicated File (DF) Name	A0 00 00 02 77 10 10	
87	Application Priority Indicator	01	
8C	Card Risk Management Data Object List 1 (CDOL1)	9F 02 06 9F 03 06 9F 1A 02 95 05 5F 2A 02 9A 03 9C 01 9F 37 04 9F 45 02 9F 4C 08 9F 34 03	
8D	Card Risk Management Data Object List 2 (CDOL2)	91 0A 8A 02 95 05 9F 37 04 9F 4C 08	
8E	Cardholder Verification Method (CVM) List	00 00 00 00 00 00 00 00 04 03 01 03 02 03	
8F	Certification Authority Public Key Index	07	
90	Issuer Public Key Certificate	7E 37 FF 15 A4 88 1C 32 6D 5F 61 E4 D7 4A 00 39 24 76 D5 44 80 B9 16 92 4A 70 65 B7 B3 40 F3 1F A4 86 84 E1 99 CE 82 DA 3F F6 0C 77 4A 13 D0 0B C8 46 7B 87 1C 9E 00 40 28 FA 44 D9 55 38 0E D5 50 F9 F0 C8 B0 3B 3F 9A CE 0F FA FA 8B A6 B4 0C F9 69 A9 72 AF C9 D1 EC 56 25 A0 0B B8 0E E0 38 6E 57 22 BD FC 5C 7D 89 0C 71 5F 54 67 4F CE B2 0B 5E 0E 80 E8 77 0B 59 9E A4 E6 15 D8 60 2D 30 37 F4 CB B2 CC 6F 4D B2 99 34 78 FC CE 47 A5 23 59 AA 00 A4 94 C5 87 BB D3 2F 3B 64 A9 2E F8 77 47 25 66 A1 A7 24 F2 0B BB C8 24 26 9C 34 80 22 EF E7 83 85 13 A7 AD 3B DE 7B 2B 3D B8 8F 5F B3 A1 DA 45 B8 38 14 16 A1 0F 77 7E 55 07 B8 05 48 33 D3 99 97 C1 5B 34 34 E0 86 A7 B6 7F 6B B0 29 60 E1 F5 59 20 DC 2E 12 38 91 DA 23 34 03 AA D3 97 75 0F 44 56 09 CD 2A	
94	Application File Locator (AFL)	08 01 04 00 10 01 01 01 18 01 04 01	

Tag	Element name	Data	v1.x
9F 07	Application Usage Control	FF 00 BYTE 1: b8 - Domestic cash trans. valid b7 - Int'l cash transactions valid b6 - Domestic goods valid b5 - International goods valid b4 - Domestic services valid b3 - International services valid b2 - ATMs valid b1 - non-ATM terminals valid BYTE 2: b8 - Domestic cashback NOT allowed b7 - International cashback NOT allowed	
9F 08	Application Version Number	00 02	
9F 0D	Issuer Action Code - Default	FC 78 FC A8 40	
9F 0E	Issuer Action Code - Denial	00 00 00 00 00	
9F 0F	Issuer Action Code - Online	FC F8 FC F8 70	
9F 10	Issuer Application Data [InteracFlash]	xx 01 xx *	
9F 13	Last Online Application Transaction Counter (ATC) Register	xx xx *	
9F 17	Personal Identification Number (PIN) Try Counter	99	
9F 27	Cryptogram Information Data (CID)	80	
9F 32	Issuer Public Key Exponent	01 00 01	
9F 36	Application Transaction Counter (ATC)	xx xx *	
9F 42	Application Currency Code	01 24 - Canada	
9F 44	Application Currency Exponent	02	
9F 46	ICC Public Key Certificate	FE 41 5E A8 E9 B3 C2 E2 2A 17 28 22 A4 1B 69 0D 21 5A 2C EA 5F 86 11 2D A5 DC 9C 4D 43 CF 4D 8B C1 D4 E9 AC D1 49 DF 0C 13 BC 8C 2A 19 74 CD 86 AA 3A 0C 6B 48 FF 50 8A 8E 9C 0E 93 BA 53 9B 88 30 C2 C8 8C E9 8A 6A D7 40 5E 9C 39 F1 22 42 37 9E 6D 14 C0 B7 2E 89 1F 98 2E 52 C8 DF 82 2C ED 7D BA 5C C5 B2 07 71 AD 18 0F 22 53 60 B1 D5 19 83 80 21 3D A4 50 2A 45 0A 6A 49 62 73 17 ED DC CD 78 4D D7 BF CE 46 E0 AF 60 E9 2C 20 EE 87 62 4E 39 41 F9 F1 C3 6F D5 A4 09 53 2C 55 A3 4C 98 AF E5 F4 43 99 55 EF F6 E8 B1 E5 07 80 0E 94 B0	
9F 47	ICC Public Key Exponent	01 00 01	
9F 48	ICC Public Key Remainder	BB A8 44 79 23 3C 64 33 97 7B	
9F 4A	Static Data Authentication Tag List	82	
9F 4D	Transaction Log Entry	0B 0A	
9F 4F	Transaction Log Format	9F 02 06 5F 2A 02 9A 03 9F 36 02 9F 1A 02 95 05 9C 01 8A 02	
9F 62	Card Product Code [InteracFlash]	00 01	
9F 70	Form Factor Indicator [InteracFlash]	00	
DF 62	Application Selection Flag [Canada]	80 80	

* Tag value changes with card usage

1.7.3 CTLS: Application Tag data - AID A000002771010 (Flash)

Tag	Element name	Data	v6.x
50	Application Label	49 6E 74 65 72 61 63 - 'Interac'	
57	Track 2 Equivalent Data	00 12 03 00 00 00 00 03 D2 81 22 20 08 97 74 00 00 00 1F	

Tag	Element name	Data	v6.x
5A	Application Primary Account Number (PAN)	00 12 03 00 00 00 00 03	
5F 24	Application Expiration Date	28 12 31	
5F 25	Application Effective Date	xx xx xx	
5F 28	Issuer Country Code	01 24 - CAN	
5F 2D	Language Preference	65 6E 66 72 - 'enfr' (English, French)	
5F 30	Service Code	02 20	
5F 34	Application PAN Sequence Number	01	
5F 56	Issuer Country Code (alpha3 format)	43 41 4E - 'CAN'	
82	Application Interchange Profile	01 00 BYTE 1: b7 - Offline SDA NOT supported b6 - Offline DDA NOT supported b5 - Cardholder verification NOT supported b4 - Terminal risk mgmt OPTIONALLY NOT to be performed b3 - Issuer authentication NOT supported b1 - Combined DDA / GEN AC supported BYTE 2: b8 - EMV Contactless NOT supported	
84	Dedicated File (DF) Name	A0 00 00 02 77 10 10	
87	Application Priority Indicator	01	
8C	Card Risk Management Data Object List 1 (CDOL1)	9F 02 06 9F 03 06 9F 1A 02 95 05 5F 2A 02 9A 03 9C 01 9F 37 04 9F 45 02 9F 4C 08 9F 34 03	
8F	Certification Authority Public Key Index	07	
90	Issuer Public Key Certificate	7E 37 FF 15 A4 88 1C 32 6D 5F 61 E4 D7 4A 00 39 24 76 D5 44 80 B9 16 92 4A 70 65 B7 B3 40 F3 1F A4 86 84 E1 99 CE 82 DA 3F F6 0C 77 4A 13 D0 0B C8 46 7B 87 1C 9E 00 40 28 FA 44 D9 55 38 0E D5 50 F9 F0 C8 B0 3B 3F 9A CE 0F FA FA 8B A6 B4 0C F9 69 A9 72 AF C9 D1 EC 56 25 A0 0B B8 0E E0 38 6E 57 22 BD FC 5C 7D 89 0C 71 5F 54 67 4F CE B2 0B 5E 0E 80 E8 77 0B 59 9E A4 E6 15 D8 60 2D 30 37 F4 CB B2 CC 6F 4D B2 99 34 78 FC CE 47 A5 23 59 AA 00 A4 94 C5 87 BB D3 2F 3B 64 A9 2E F8 77 47 25 66 A1 A7 24 F2 0B BB C8 24 26 9C 34 80 22 EF E7 83 85 13 A7 AD 3B DE 7B 2B 3D B8 8F 5F B3 A1 DA 45 B8 38 14 16 A1 0F 77 7E 55 07 B8 05 48 33 D3 99 97 C1 5B 34 34 E0 86 A7 B6 7F 6B B0 29 60 E1 F5 59 20 DC 2E 12 38 91 DA 23 34 03 AA D3 97 75 0F 44 56 09 CD 2A	
94	Application File Locator (AFL)	08 01 04 00 10 01 05 03	
9F 07	Application Usage Control	FF 00 BYTE 1: b8 - Domestic cash trans. valid b7 - Int'l cash transactions valid b6 - Domestic goods valid b5 - International goods valid b4 - Domestic services valid b3 - International services valid b2 - ATMs valid b1 - non-ATM terminals valid BYTE 2: b8 - Domestic cashback NOT allowed b7 - International cashback NOT allowed	
9F 08	Application Version Number	00 02	

Tag	Element name	Data	v6.x
9F 0D	Issuer Action Code - Default	FC F8 FC F8 00	
9F 0E	Issuer Action Code - Denial	00 00 00 00 00	
9F 0F	Issuer Action Code - Online	FC F8 FC F8 00	
9F 10	Issuer Application Data [InteracFlash]	xx 02 xx *	
9F 13	Last Online Application Transaction Counter (ATC) Register	xx xx *	
9F 17	Personal Identification Number (PIN) Try Counter	99	
9F 27	Cryptogram Information Data (CID)	80	
9F 32	Issuer Public Key Exponent	01 00 01	
9F 36	Application Transaction Counter (ATC)	xx xx *	
9F 38	Processing Options Data Object List (PDOL)	9F 59 03 9F 5A 01 9F 02 06 9F 1A 02 5F 2A 02 9F 37 04 9F 58 01	
9F 42	Application Currency Code	01 24 - Canada	
9F 44	Application Currency Exponent	02	
9F 46	ICC Public Key Certificate	88 4D 2A 9F E7 52 D4 81 B3 FC FE 7F A4 3A A9 D6 3E 67 31 26 B1 58 80 A9 6A 18 8A B0 9B 05 8F 56 AA 40 60 A2 90 5C 20 98 B6 5C 7E 59 F0 5D F0 38 14 AC 42 13 E3 F8 7D 02 81 4C 1E A3 C0 27 F6 D8 DB D8 B5 EA 05 62 5F 0A 72 DE D6 92 E9 3A 94 78 1F 44 77 E2 3B 46 B9 46 5E 15 63 6B 3D 2B D8 86 A8 03 71 F9 C3 FA 20 BF 6B D4 33 66 AF 1D 79 44 A7 0A 0F 01 0E C7 06 74 E5 6F 72 B8 FD A8 F4 18 B6 35 C6 62 F1 1D B1 CE 57 EE 03 1B 3E C6 C9 65 9F CF 6C EE C7 CF C9 80 2A 9B 9C 10 80 91 49 9E 34 21 9E F0 D6 04 97 EC 35 1D 53 4C 5C 07 F0 57	
9F 47	ICC Public Key Exponent	01 00 01	
9F 48	ICC Public Key Remainder	BB A8 44 79 23 3C 64 33 97 7B	
9F 4A	Static Data Authentication Tag List	82	
9F 4D	Transaction Log Entry	0B 0A	
9F 4F	Transaction Log Format	9F 02 06 5F 2A 02 9A 03 9F 36 02 9F 1A 02 95 05 9C 01 8A 02	
9F 62	Card Product Code [InteracFlash]	00 01	
9F 63	Card Transaction Information [InteracFlash]	00 10 08 00	
9F 70	Form Factor Indicator [InteracFlash]	00	
DF 62	Application Selection Flag [Canada]	80 80	

* Tag value changes with card usage

1.8 Test Card 08 - DNA, CO, Debit, English, USA, USD

A Contact Only DNA 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.

1.8.1 Contact: CVM List - AID A0000006200620 (EMV)

Cardholder Verification Method List ('0201 0204 0203 1F03')			
CVM	Verification Method	Conditions	If unsuccessful
1	Online PIN	Unattended Cash	Fail
2	Online PIN	Manual Cash	Fail
3	Signature (paper)PIN	Terminal supports CVM type	Fail
4	No CVM required	Terminal supports CVM type	Fail

1.8.2 Contact: Application Tag data - AID A0000006200620 (EMV)

Tag	Element name	Data	v1.x
50	Application Label	44 4E 41 - 'DNA'	
57	Track 2 Data [Discover]	40 00 00 00 00 00 00 28 D2 51 22 01 56 78 00 00 00 35 1F	
5A	Application Primary Account Number (PAN)	40 00 00 00 00 00 00 28	
5F 20	Cardholder Name	49 51 4D 65 74 72 69 78 2F 54 45 53 54 20 43 41 52 44 20 30 38 20 20 20 20 20 - 'IQMetrix/Test Card 08'	
5F 24	Application Expiration Date	25 12 31	
5F 25	Application Effective Date	xx xx xx	
5F 28	Issuer Country Code	08 40 - USA	
5F 2D	Language Preference	65 6E - 'en' (English)	
5F 30	Service Code	02 01	
5F 34	Application PAN Sequence Number	01	
82	Application Interchange Profile	18 00 BYTE 1: b7 - Offline SDA NOT supported b6 - Offline DDA NOT supported b5 - Cardholder verification supported b4 - Terminal risk mgmt to be performed b3 - Issuer authentication NOT supported b1 - Combined DDA / GEN AC NOT supported BYTE 2: b8 - EMV Contactless NOT supported	
84	Dedicated File (DF) Name	A0 00 00 06 20 06 20	
87	Application Priority Indicator	01	
8C	Card Risk Management Data Object List 1 (CDOL1)	9F 02 06 9F 03 06 9F 1A 02 95 05 5F 2A 02 9A 03 9C 01 9F 37 04 9F 35 01 9F 34 03	
8D	Card Risk Management Data Object List 2 (CDOL2)	91 0A 8A 02 95 05 9F 37 04	
8E	Cardholder Verification Method (CVM) List	00 00 00 00 00 00 00 02 01 02 04 02 03 1F 03	
94	Application File Locator (AFL)	08 01 01 00 18 01 02 01	

Tag	Element name	Data	v1.x
9F 07	Application Usage Control	FF 00 BYTE 1: b8 - Domestic cash trans. valid b7 - Int'l cash transactions valid b6 - Domestic goods valid b5 - International goods valid b4 - Domestic services valid b3 - International services valid b2 - ATMs valid b1 - non-ATM terminals valid BYTE 2: b8 - Domestic cashback NOT allowed b7 - International cashback NOT allowed	
9F 08	Application Version Number	00 01	
9F 0D	Issuer Action Code - Default	F0 40 E4 28 00	
9F 0E	Issuer Action Code - Denial	00 10 00 00 40	
9F 0F	Issuer Action Code - Online	F0 68 FC F8 00	
9F 10	Issuer Application Data [DPAS]	xx 06 xx xx xx xx xx xx *	
9F 11	Issuer Code Table Index	01	
9F 12	Application Preferred Name	44 65 62 69 74 - 'Debit'	
9F 17	Personal Identification Number (PIN) Try Counter	03	
9F 26	Application Cryptogram (AC)	xx xx xx xx xx xx xx xx *	
9F 27	Cryptogram Information Data (CID)	80	
9F 36	Application Transaction Counter (ATC)	00 01	
9F 4D	Transaction Log Entry	0B 0A	
9F 4F	Transaction Log Format	9F 02 06 5F 2A 02 9A 03 9F 36 02 9F 34 03 9F 52 06 9F 1A 02 95 05 9C 01 8A 02	
9F 78	Application State [D-PAS]	01	
C1	Application Configuration Options [DPAS]	15 60	
C2	Issuer Life Cycle Data (ILCD) [DPAS]	00 00	
C3	Currency Conversion Codes 1 [DPAS]	08 40 00 00 02	
C4	Currency Conversion Codes 2 [DPAS]	08 40 00 00 02	
D2	CRM Country Code [DPAS]	08 40 - USA	
D3	CRM Currency Code [DPAS]	08 40 - USD	
DF 20	Transaction Profile Objects(TPO0) [DPAS]	00 18 00 08 01 01 00 18 01 02 01 00 01 00 F6 1F 22 0B 00	

* Tag value changes with card usage

Chapter 2 - ASCII Character Conversion Chart

Dec	Bin	Hex	Char	Dec	Bin	Hex	Char	Dec	Bin	Hex	Char
00	00000000	00	NUL	44	00101100	2C	,	88	01011000	58	X
01	00000001	01	SOH	45	00101101	2D	-	89	01011001	59	Y
02	00000010	02	STX	46	00101110	2E	.	90	01011010	5A	Z
03	00000011	03	ETX	47	00101111	2F	/	91	01011011	5B	[
04	00000100	04	EOT	48	00110000	30	0	92	01011100	5C	\
05	00000101	05	ENQ	49	00110001	31	1	93	01011101	5D]
06	00000110	06	ACK	50	00110010	32	2	94	01011110	5E	^
07	00000111	07	BEL	51	00110011	33	3	95	01011111	5F	_
08	00001000	08	BS	52	00110100	34	4	96	01100000	60	`
09	00001001	09	HT	53	00110101	35	5	97	01100001	61	a
10	00001010	0A	LF	54	00110110	36	6	98	01100010	62	b
11	00001011	0B	VT	55	00110111	37	7	99	01100011	63	c
12	00001100	0C	FF	56	00111000	38	8	100	01100100	64	d
13	00001101	0D	CR	57	00111001	39	9	101	01100101	65	e
14	00001110	0E	SO	58	00111010	3A	:	102	01100110	66	f
15	00001111	0F	SI	59	00111011	3B	;	103	01100111	67	g
16	00010000	10	DLE	60	00111100	3C	<	104	01101000	68	h
17	00010001	11	DC1	61	00111101	3D	=	105	01101001	69	i
18	00010010	12	DC2	62	00111110	3E	>	106	01101010	6A	j
19	00010011	13	DC3	63	00111111	3F	?	107	01101011	6B	k
20	00010100	14	DC4	64	01000000	40	@	108	01101100	6C	l
21	00010101	15	NAK	65	01000001	41	A	109	01101101	6D	m
22	00010110	16	SYM	66	01000010	42	B	110	01101110	6E	n
23	00010111	17	ETB	67	01000011	43	C	111	01101111	6F	o
24	00011000	18	CAN	68	01000100	44	D	112	01110000	70	p
25	00011001	19	EM	69	01000101	45	E	113	01110001	71	q
26	00011010	1A	SUB	70	01000110	46	F	114	01110010	72	r
27	00011011	1B	ESC	71	01000111	47	G	115	01110011	73	s
28	00011100	1C	FS	72	01001000	48	H	116	01110100	74	t
29	00011101	1D	GS	73	01001001	49	I	117	01110101	75	u
30	00011110	1E	RS	74	01001010	4A	J	118	01110110	76	v
31	00011111	1F	US	75	01001011	4B	K	119	01110111	77	w
32	00100000	20	SP	76	01001100	4C	L	120	01111000	78	x
33	00100001	21	!	77	01001101	4D	M	121	01111001	79	y
34	00100010	22	"	78	01001110	4E	N	122	01111010	7A	z
35	00100011	23	#	79	01001111	4F	O	123	01111011	7B	{
36	00100100	24	\$	80	01010000	50	P	124	01111100	7C	
37	00100101	25	%	81	01010001	51	Q	125	01111101	7D	}
38	00100110	26	&	82	01010010	52	R	126	01111110	7E	~
39	00100111	27	'	83	01010011	53	S	127	01111111	7F	DEL
40	00101000	28	(84	01010100	54	T				
41	00101001	29)	85	01010101	55	U				
42	00101010	2A	*	86	01010110	56	V				
43	00101011	2B	+	87	01010111	57	W				