



**Interac USA Interoperability
EMV™ Test Card Set
Summary**

Version 2.00

July 2020

Powered by B2»

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Revision History

Version	Date	Updated By	Revisions
1.00	April 24, 2018	B2PS	<ul style="list-style-type: none">• Initial document release
1.10	October 31, 2018	B2PS	<ul style="list-style-type: none">• TC03 Corrected expiry date
1.11	June 10, 2019	B2PS	<ul style="list-style-type: none">• Set renamed to "Interac USA Interoperability EMV Test Card Set". No change to cards themselves.
2.00	July 24, 2020	B2PS	<ul style="list-style-type: none">• TC01 Service code updated on plastic to '220'• TC02, TC03 Service codes updated in tags in Visa Application

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CAUTION

Multiple consecutive incorrect PIN entry attempts may result in the card being blocked. This is known as being 'PIN Blocked'.

If this occurs, it will no longer be possible to enter an Offline PIN which will cause all future transactions to be declined.

***** It is not possible to unblock a 'PIN Blocked' card *****

Chapter 1 - Interac USA Interoperability EMV Test Card Set Profiles

This Interac USA Interoperability EMV Test Card Set contains 3 cards with at least one card from each of the following card brands.



	Test Card 01	Test Card 02	Test Card 03
Brand	Interac	Visa / Interac	Visa / Interac
Type	Debit	Debit / Debit	Credit / Debit
Description	Canadian Debit	Interoperable	Interoperable
AIDs	A0000002771010	A0000000031010, A0000002771010	A0000000031010, A0000002771010
PAN	450644 ***** 1933	476173 ***** 0176	476173 ***** 0176
Expiry Date	12/2022	12/2022	12/2022
Service Code	220	201	201
Interface	Contact, MSR	Contact, MSR	Contact, MSR
CVM	See card definition	See card definition	See card definition
Approval Amount	\$10.00	\$10.00	\$10.00
Issuer Country Code	124 – Canada	124 – Canada	124 – Canada
Application Currency Code	124 - CAD	124 - CAD	124 - CAD
Language	'en' – English	'enfr' – English, French	'enfr' – English, French
Card Version	v2.1	v3.0	v3.0

1.1 Test Card 01 – Interac, CO, Debit, English, Canada, CAD

A Contact Only Interac card with Issuer Country Code of 'Canada' and Currency Code of 'CAD'.
The recommended transaction amount to generate a host approval is \$10.00.

1.1.1 Cardholder Verification Method List - AID A0000002771010

Cardholder Verification Method List('4103 0203')			
CVM	Verification Method	Conditions	If unsuccessful
1	Offline Plaintext PIN	Terminal supports CVM type	Next CVM
2	Offline PIN	Terminal supports CVM type	Fail

1.2 Test Card 02 – Visa/Interac, CO, Debit/Debit, Eng/Fre, Canada, CAD

A Contact Only co-branded Visa and Interac card with Issuer Country Code of 'Canada' and Currency Code of 'CAD'.

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

1.2.1 Cardholder Verification Method List (Contact) - AID A0000000031010

Cardholder Verification Method List('4203 1F03')			
CVM	Verification Method	Conditions	If unsuccessful
1	Online PIN	Terminal supports CVM type	Next CVM
2	No CVM Required	Terminal supports CVM type	Fail

1.2.2 Cardholder Verification Method List (Contact) - AID A0000002771010

Cardholder Verification Method List('0103 0000')			
CVM	Verification Method	Conditions	If unsuccessful
1	Offline Plaintext PIN	Terminal supports CVM type	Fail
2	Fail CVM Processing	Always	Fail

1.3 Test Card 03 – Visa/Interac, CO, Credit/Debit, Eng/Fre, Canada, CAD

A Contact Only co-branded Visa and Interac card with Issuer Country Code of 'Canada' and Currency Code of 'CAD'.

The recommended transaction amount to generate a host approval is \$10.

1.3.1 Cardholder Verification Method List (Contact) - AID A0000000031010

Cardholder Verification Method List('4203 1F03')			
CVM	Verification Method	Conditions	If unsuccessful
1	Online PIN	Terminal supports CVM type	Next CVM
2	No CVM Required	Terminal supports CVM type	Fail

1.3.2 Cardholder Verification Method List (Contact) - AID A0000002771010

Cardholder Verification Method List('0103 0000')			
CVM	Verification Method	Conditions	If unsuccessful
1	Offline Plaintext PIN	Terminal supports CVM type	Next CVM
2	Fail CVM Processing	Always	Fail

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				