



Interac Flash Interoperability Test Card Set

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Vendors, Developers,
Major Merchants**

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DOCUMENT CONTROL SHEET

Version	Description	Date
1.0	Initial release	Nov 2, 2021



1 INTRODUCTION

Interac Flash Interoperability test cards are designed for customers that are deploying solutions in Canada and the U.S. All cards contain *Interac*'s Dual Interface application only (Flash), with profiles that reflect various tag settings representative of *Interac*'s Canadian issued cards.

For the Canadian market, these test cards are intended for customers that support EMV contact and contactless cards for development, testing, training, or demonstration purposes for POS and ATM services.

For the U.S. market, POS contact, fallback and magnetic stripe transactions are supported through the NYCE network cross border program. The test cards are also designed for testing these transactions.

For support, please contact Interac Certification@Interac.ca.

2 CARD SUMMARY

An initial set of 4 test cards is provided.
The table below provides a summary for each card.

	Test Card 1 DI	Test Card 2 DI
Description (Card - Types)	Canadian Debit	Canadian Debit
AID list	A0000002771010	A0000002771010
PAN list	0012 0100 0000 0005	0012 0300 0000 0003
Expiry Date	10/2030	11/2030
Service Code	220	220
Interface	Contactless, Contact, Magstripe	Contactless, Contact, Magstripe
Recommended Approval Amount	\$10.00	\$10.00
Issuer Country Code	124 - CAN	124 - CAN
Application Currency Code	124 - CAD	124 - CAD
Language	'enfr' - English, French	'fren' - French, English
Card Version	v1.x	v1.x

	Test Card 3 DI	Test Card 4 DI
Description (Card - Types)	Canadian Debit	Canadian Debit
AID list	A0000002771010	A0000002771010
PAN list	0012 0400 0000 0002	0012 0500 0000 0001
Expiry Date	12/2030	12/2024
Service Code	220	220
Interface	Contactless, Contact, Magstripe	Contactless, Contact, Magstripe
Recommended Approval Amount	\$10.00	\$10.00
Issuer Country Code	124 - CAN	124 - CAN
Application Currency Code	124 - CAD	124 - CAD
Language	'enfr' - English, French	'fren' - French, English
Card Version	v1.x	v1.x

3 CARD DETAILS

Further card details are provided below.

3.1 Personal Identification Number (PIN)

TC01 – 1111

TC02 – 2222

TC03 – 3333

TC04 – 4444

3.2 EMV Keys

All cards have been encoded with the following keys:

Master Key for the AC generation: 0123456789ABCDEFFEDCBA9876543210

Master Key for the SMI generation (integrity): 0123456789ABCDEFFEDCBA9876543210

Master Key for the SMC generation (confidentiality):

0123456789ABCDEFFEDCBA9876543210

3.3 Cardholder Verification Method (CVM) List, Tag 8E

Contact *Interac* transactions require cardholder PIN verification. Offline Enciphered PIN, Offline Plaintext PIN and Online Enciphered PIN are supported. The table below describes the cardholder verification rules encoded with each test card.

Notes	CVM List for Contact	Description
TEST CARD 1 DI	4403 0103 0203	4403 - Offline Enciphered PIN - Apply next CVM Rule if unsuccessful 0103 - Offline Plaintext PIN - Fail cardholder verification if unsuccessful 0203 - Online Enciphered PIN - Fail cardholder verification if unsuccessful
TEST CARD 2 DI	0403 0103 0203	0403 - Offline Enciphered PIN - Fail cardholder verification if unsuccessful 0103 - Offline Plaintext PIN - Fail cardholder verification if unsuccessful 0203 - Online Enciphered PIN - Fail cardholder verification if unsuccessful
TEST CARD 3 DI	0203 4403 0103	0203 - Online Enciphered PIN - Fail cardholder verification if unsuccessful 4403 - Offline Enciphered PIN - Apply next CVM Rule if unsuccessful 0103 - Offline Plaintext PIN - Fail cardholder verification if unsuccessful
TEST CARD 4 DI	4403 0103 0203	Same CVM List as Card #1 with different CAPK index.

Contactless Interac Flash transaction do not support any CVM rules.

3.4 Public Key Configurations

This table describes the public keys encoded for each test card.

Test Card #	ICC PK Length (bytes)	Issuer PK Length (bytes)	CA PK Length (bytes)	CAPK Index	ICC PK Exp	Issuer PK Exp
TEST CARD 1 DI	144	176	248	07	10001	10001
TEST CARD 2 DI	176	176	248	07	03	10001
TEST CARD 3 DI	112	176	248	07	03	03
TEST CARD 4 DI	144	176	176	03	03	03



3.5 Issuer Host and Simulator Setup

Authorization responses from an Issuer test host or simulator can be used. The following setup should be considered when configuring the host simulators to receive proper authorization responses:

1. All test cards use the BIN 0012.
2. For application cryptogram validation and generation use the EMV keys defined in Section 3.2.
3. For issuer scripts, use the confidentiality or integrity keys defined in Section 3.2 as needed.
4. Ensure that the ARPCrc in the response to the card is NOT set to block the application. ARPCrc Byte 1 bits 6, 5 and 3 should be set to zero. The recommended value for ARPCrc for is **8840**. For reference, see the table below for a description of the ARPCrc settings.

ARPC Response Code (ARPC-rc) is 2 bytes long and must be coded as per hereafter table:

Byte 1								Meaning
b8	b7	b6	b5	b4	b3	b2	b1	
1								Issuer Approves Online Transaction
	x							RFU
		1						Application Block
			1					Contactless Application Block
				1				Contactless Application unblock
					1			Card Block
						x		RFU
							x	RFU
Byte 2								Meaning
b8	b7	b6	b5	b4	b3	b2	b1	
x	x							Update Counters
0	0							Do not Reset Offline Counters
0	1							Reset Offline Counters
1	1							Set Offline Counters to Upper Offline Limits
1	0							RFU
		x						RFU
			1					Update PIN Try Counter
				x	x	x	x	PIN Try Counter

3.6 Application Tag Data

3.6.1 TEST CARD 1 DI

Tag	Element name	Data
50	Application Label	49 6E 74 65 72 61 63
57	Track 2 Equivalent Data	00 12 01 00 00 00 00 05 D3 01 02 20 08 97 74 00 00 00 1F
5A	Application Primary Account Number (PAN)	00 12 01 00 00 00 00 05
5F 24	Application Expiration Date	30 10 31
5F 25	Application Effective Date	21 06 01
5F 28	Issuer Country Code	01 24
5F 2D	Language Preference	65 6E 66 72
5F 30	Service Code	02 20
5F 34	Application PAN Sequence Number	01
5F 56	Issuer Country Code (alpha3 format)	43 41 4E
82	Application Interchange Profile	01 00
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

Tag	Element name	Data
9F 08	Application Version Number	00 02
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]	15 01 85 04 4C CC 40 00 00 00 B0 90 08 00 00 00 00 00 00 00 00 00
9F 13	Last Online Application Transaction Counter (ATC) Register	00 00
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)	00 0B
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
9F 44	Application Currency Exponent	02
9F 46	ICC Public Key Certificate	44 3B CA 55 69 E2 9C 39 A5 D2 D9 FC B9 10 87 84 3A 4E C0 B6 93 43 88 38 7E 9F 50 00 39 0D 4F 0F 49 12 17 89 73 EA 76 04 2E 6A 48 78 E7 E7 FE 46 59 FE 3B BA C5 B3 8E E9 45 91 2A AF 43 1B 97 24 46 FD EC 61 66 F4 0A A7 68 A7 D6 3F D0 11 1B F3 1C F8 32 41 14 AD C0 6F 23 A9 E5 44 4B 9A 70 1D 75 C4 95 99 9A 33 88 38 4D 97 6F DC 16 BA F2 2D E4 48 C9 2A 45 12 F3 E7 43 03 60 79 93 45 F9 E6 A3 D0 B9 96 67 9D 48 05 03 80 0A 4C 08 13 42 9B A2 40 5A 0A 74 76 E2 9E F6 12 95 3E 76 E5 0F 1B BC A3 EE F1 D6 51 52 EA 6A 36 39 AD E0 4B 58 8B
9F 47	ICC Public Key Exponent	01 00 01
9F 48	ICC Public Key Remainder	14 6A 61 7C CE C0 45 2D 90 C5
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
9F 6F	Card Issuer Action Codes (CIACs) Contactless – Other Interface	00 00 00 81



Tag	Element name	Data
9F 6B	Card Issuer Action Codes (CIACs) Contactless - Decline	00 00 00 81
9F 6D	Card Issuer Action Codes (CIACs) Contactless - Online	8F FC E8 60
9F 52 9F 54 9F 55 9F 56 9F 57	Merchant Type Indicator Limits	000000025001 999999999999
C2	Card Total Contactless Spend Limit (CTCSL)	999999999999

3.6.2 TEST CARD 2 DI

Tag	Element name	Data
50	Application Label	49 6E 74 65 72 61 63
57	Track 2 Equivalent Data	00 12 03 00 00 00 00 03 D3 01 12 20 08 97 74 00 00 00 1F
5A	Application Primary Account Number (PAN)	00 12 03 00 00 00 00 03
5F 24	Application Expiration Date	30 11 30
5F 25	Application Effective Date	21 06 01
5F 28	Issuer Country Code	01 24
5F 2D	Language Preference	66 72 65 6E
5F 30	Service Code	02 20
5F 34	Application PAN Sequence Number	01
5F 56	Issuer Country Code (alpha3 format)	43 41 4E
82	Application Interchange Profile	01 00
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

Tag	Element name	Data
		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
9F 08	Application Version Number	00 02
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]	15 01 85 04 4C CC 40 00 00 00 B0 90 08 00 00 00 00 00 00 00 00 00
9F 13	Last Online Application Transaction Counter (ATC) Register	00 00
9F 17	Personal Identification Number (PIN) Try Counter	98
9F 27	Cryptogram Information Data (CID)	80
9F 32	Issuer Public Key Exponent	01 00 01
9F 36	Application Transaction Counter (ATC)	00 08
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
9F 44	Application Currency Exponent	02
9F 46	ICC Public Key Certificate	62 4F 10 42 6A EC D2 C3 E5 98 23 97 57 DA BB D3 8A 13 CE EC C5 FC F9 9D B3 8C 4A CA C6 8E 19 A8 14 A6 0E D3 55 CE 57 38 01 37 85 39 63 7A CF 5A 41 EE F7 56 BC CB 65 47 AE 84 E7 64 42 17 AB D5 82 3F F4 8C 43 72 D1 A1 0D 98 86 AB 31 EE 94 71 4C C1 57 3C 8E 09 0E 3C 52 3B 92 F6 C9 82 3D 48 E4 0C C6 77 E6 31 AA C4 48 A9 63 53 16 87 A0 9C 3B 48 82 2C F9 A9 C4 CB 9D 7C 2D 5B 3B A5 E1 F1 60 E3 3B 1E 1F 19 FA DE 40 65 0E 48 6B DE 34 27 BB D0 D8 A7 7F 36 49 99 A8 7C 8B 38



Tag	Element name	Data
		77 69 1A 81 14 FC 3C D8 2B 92 BB 85 C2 DD 09 F4 F3 D6 F9 AC
9F 47	ICC Public Key Exponent	03
9F 48	ICC Public Key Remainder	08 C1 3A 62 6B 3C 48 22 52 82 4C 9B C4 94 D4 D0 6E A7 C2 27 D3 E7 94 13 77 CC F1 DD C5 CC 2C 26 56 FA AB 5F 48 D1 5B 97 D9
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
9F 6F	Card Issuer Action Codes (CIACs) Contactless – Other Interface	00 00 00 81
9F 6B	Card Issuer Action Codes (CIACs) Contactless - Decline	00 00 00 81
9F 6D	Card Issuer Action Codes (CIACs) Contactless - Online	8F FC E8 61
9F 52 9F 54 9F 55 9F 56 9F 57	Merchant Type Indicator Limits	000000025001 999999999999
C2	Card Total Contactless Spend Limit (CTCSL)	999999999999

3.6.3 TEST CARD 3 DI

Tag	Element name	Data
50	Application Label	49 6E 74 65 72 61 63
57	Track 2 Equivalent Data	00 12 04 00 00 00 00 02 D3 01 22 20 08 97 74 00 00 00 1F
5A	Application Primary Account Number (PAN)	00 12 04 00 00 00 00 02
5F 24	Application Expiration Date	30 12 31
5F 25	Application Effective Date	21 06 01
5F 28	Issuer Country Code	01 24
5F 2D	Language Preference	65 6E 66 72

Tag	Element name	Data
5F 30	Service Code	02 20
5F 34	Application PAN Sequence Number	01
5F 56	Issuer Country Code (alpha3 format)	43 41 4E
82	Application Interchange Profile	01 00
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	53 2A 6B 5E 36 20 EC 54 D6 52 57 CD DE 7F 48 93 DB 21 84 D7 98 71 A3 4F FC F7 3E E3 32 2E CF C8 82 9B C8 08 93 E8 01 E6 75 B1 BD 36 1F 04 6C D3 E1 95 9F E0 2D 7F 39 26 AF 67 1E 3B 84 24 AD D7 A8 7C 4B 29 79 8A 30 41 1F 60 94 2E 7D 1A BB A6 27 40 A0 45 2C FB A0 7B C9 E7 17 12 85 73 5B B1 C1 42 AE C8 C8 DA AB A4 06 76 90 A2 4C 49 25 8C A2 02 93 59 58 41 27 34 6A 68 A5 EE 37 9B 43 D9 2A 22 30 B9 2F 9F D6 2A 1E 78 51 48 09 E8 15 F3 AC 21 65 6D 52 D0 F7 85 9D 1E 41 8C 19 BA A8 BF 5C 02 D0 60 16 B3 42 B5 8C CC 4F 62 4F 3A A2 BB AD FE C2 A2 31 68 B7 68 10 25 90 B6 9E F5 B2 7B C2 1B D5 E8 72 A3 E2 AE BC 35 25 D4 30 A1 17 7E FA C1 E9 37 CB B4 B8 F5 06 AE A8 CF 5B CC E2 06 B1 CB 60 E3 CA F8 23 38 0B 20 FC F2 59 CE DC 54 B0 26 50 26 5E 73 79 5E
94	Application File Locator (AFL)	08 01 04 00 10 01 05 03
9F 07	Application Usage Control	FF 00
9F 08	Application Version Number	00 02
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]	15 01 85 04 4C CC 40 00 00 00 B0 90 08 00 00 00 00 00 00 00 00
9F 13	Last Online Application Transaction Counter (ATC) Register	00 00
9F 17	Personal Identification Number (PIN) Try Counter	98
9F 27	Cryptogram Information Data (CID)	80
9F 32	Issuer Public Key Exponent	03
9F 36	Application Transaction Counter (ATC)	00 08



Tag	Element name	Data
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
9F 44	Application Currency Exponent	02
9F 46	ICC Public Key Certificate	F6 8E 25 59 F7 6E EB C2 A4 C1 20 B7 94 A8 53 87 EB 2C 7A 00 69 9F 86 67 AA C8 36 F2 62 4B 3F AD 0C E5 9F 63 5F 83 FE 93 E5 EA 11 A6 0B B7 B7 F3 4C 61 73 83 74 5B 89 86 BF 60 33 25 F3 CE 3C 5A F0 D7 DB 03 34 09 DA 4F B1 1F A9 0F 82 C1 63 7B 45 20 99 07 C3 A6 42 1C C2 AD D8 1A CD 35 6E 53 54 02 44 BE 39 5F ED B2 64 72 DE F0 56 66 38 8D C0 51 88 CC F8 40 CE A6 DB 81 97 AD A4 6A BE CF 48 E9 EC A0 8B 00 55 58 B0 67 1D E4 7E 9C 4D D6 0D 22 F2 A1 DF D5 BC 52 50 F3 42 E6 7D 59 0E 01 1D D3 95 78 AA 73 2B 7E 19 FC 42 BB AB 07 5D 8C
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 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
9F 6F	Card Issuer Action Codes (CIACs) Contactless - Other Interface	00 00 00 81
9F 6B	Card Issuer Action Codes (CIACs) Contactless - Decline	00 00 00 81
9F 6D	Card Issuer Action Codes (CIACs) Contactless - Online	8F FC E8 62
9F 52 9F 54 9F 55 9F 56 9F 57	Merchant Type Indicator Limits	000000025001 999999999999
C2	Card Total Contactless Spend Limit (CTCSL)	999999999999



3.6.4 TEST CARD 4 DI

Tag	Element name	Data
50	Application Label	49 6E 74 65 72 61 63
57	Track 2 Equivalent Data	00 12 05 00 00 00 00 01 D2 41 22 20 08 97 74 00 00 00 1F
5A	Application Primary Account Number (PAN)	00 12 05 00 00 00 00 01
5F 24	Application Expiration Date	24 12 31
5F 25	Application Effective Date	21 06 01
5F 28	Issuer Country Code	01 24
5F 2D	Language Preference	65 6E 66 72
5F 30	Service Code	02 20
5F 34	Application PAN Sequence Number	01
5F 56	Issuer Country Code (alpha3 format)	43 41 4E
82	Application Interchange Profile	01 00
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	03
90	Issuer Public Key Certificate	16 0D 66 B0 FF 3E D6 10 BE B2 CB D8 A6 59 76 AC A0 2B 79 2E 32 30 99 37 5A C5 4D E0 B2 D4 90 88 F1 56 55 3B 47 F3 60 7E 72 4C 5C 5C C3 85 E2 E5 AB A5 65 46 2D 99 39 30 DC 68 D6 F9 A1 29 8A C8 D9 85 E6 5C 2A 6C 20 81 2F 35 F8 88 65 7B 50 65 F3 B5 E3 21 6A DB 05 68 F8 FB E9 68 B1 FE C4 32 5A B2 72 5F CE EA 7A 2E EA 50 6D 71 36 05 70 25 40 BE B4 8E 6A 28 E8 54 3A BD C3 93 FB 94 0B B7 6E 8E 62 0A A9 05 0E 0D 97 DD 6C 8F 37 2F F8 DF AC 17 0E 5B DF EE 23 37 B7 61 61 DA 0A 39 29 7B 60 E8 C2 BE 69 A8 51 5F B1 46 A8 3F 98 E2 A0 B9
92	Issuer Public Key Remainder	41 32 89 F2 73 BF F8 63 3A 7C A8 2E 3C 7C 4A E0 AB E9 99 A9 70 2A 06 24 7E 73 49 8A FD 68 4E A0 45 8F 75 6B
94	Application File Locator (AFL)	08 01 04 00 10 01 05 03
9F 07	Application Usage Control	FF 00
9F 08	Application Version Number	00 02
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

Tag	Element name	Data
9F 10	Issuer Application Data [InteracFlash]	15 01 85 04 4C CC 40 00 00 00 B0 90 08 00 00 00 00 00 00 00 00 00
9F 13	Last Online Application Transaction Counter (ATC) Register	00 00
9F 17	Personal Identification Number (PIN) Try Counter	99
9F 27	Cryptogram Information Data (CID)	80
9F 32	Issuer Public Key Exponent	03
9F 36	Application Transaction Counter (ATC)	00 05
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
9F 44	Application Currency Exponent	02
9F 46	ICC Public Key Certificate	02 B9 1B B4 27 C5 73 AF 7F DA EF 86 DB 91 49 73 49 8A 75 CD 51 D7 6C 41 50 3F 83 94 03 21 AE D4 BC 1E 92 60 27 6D 90 F7 21 F4 99 3D EC CE 20 55 BC 32 32 D4 E5 FC D0 55 FA 93 34 80 51 BC EE 34 96 C9 35 2C 87 BF A3 66 18 99 62 79 80 4B 2A 8C FD 21 88 0E 61 2C FE E2 CA 40 1C 67 72 EB FA 90 32 AD 1E DE AB A7 38 BE 14 69 87 C9 3A B7 FF F8 9E 43 8F 01 01 90 70 16 27 EA F1 01 F4 D9 56 DC 5F 93 C0 F2 44 25 13 FD 2F 5E 80 2B C2 45 E2 21 D2 29 C4 08 FA 44 3A 76 C9 93 2E 80 48 2E 8D 94 9B F5 F9 F7 B3 02 F4 38 AE B9 56 E6 ED D7 1D 04
9F 47	ICC Public Key Exponent	03
9F 48	ICC Public Key Remainder	64 E1 0D 72 35 EA FD 43 65 8F
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
9F 6F	Card Issuer Action Codes (CIACs) Contactless - Other Interface	00 00 00 81
9F 6B	Card Issuer Action Codes (CIACs) Contactless - Decline	00 00 00 81
9F 6D	Card Issuer Action Codes (CIACs) Contactless - Online	8F FC E8 63



Tag	Element name	Data
9F 52 9F 54 9F 55 9F 56 9F 57	Merchant Type Indicator Limits	000000025001 999999999999
C2	Card Total Contactless Spend Limit (CTCSL)	999999999999



4 TERMINAL SETUP

All terminals shall be installed with the Interac AID and the test Certificate Authority Public Keys (CAPKs).

1. Interac's AID is A0000002771010.
2. Test CAPK Public Keys – 2 CAPKs are used by the test cards and shall be installed on each test terminal.

1408-Bit Interac CA Test Public Key Data

Filed Name	Value (Hex)
Registered Application Provider Identifier (RID)	a0 00 00 02 77
Certification Authority Public Key Index	03
Certification Authority Hash Algorithm Indicator	01
Certification Authority Public Key Algorithm Indicator	01
Certification Authority Public Key Modulus	e5 15 05 cc ec dd 07 99 ba fe 09 72 00 df 40 ff c2 15 48 36 b8 d6 7f 1e 99 d4 d4 15 f7 3c 04 a9 fa d7 38 25 d3 2a e5 ba 77 fc d0 25 97 39 3c e4 d8 10 4b 60 10 d5 a8 f2 8f 2b 47 bb 82 98 da fd 63 c9 c0 be f6 2a f9 37 26 56 14 e3 1a e2 ab 45 b6 0b 96 8d b9 de e5 56 02 c1 69 f6 c1 6d 45 79 ba a2 47 65 56 03 00 a3 05 6f 89 4b a8 ff a5 66 d9 cc d7 94 53 d8 04 b9 7d a1 4f 21 f9 c3 52 8e d8 b8 a3 68 a9 fa cf 05 c4 6c 13 a9 ba 02 06 18 42 5e f1 ac f6 cb 4d d5 dc d0 50 27 35 02 11 4b 59 ee 90 eb d8 33 f7 0c 2f 32 47 41 e7 9a 19 a1
Certification Authority Public Key Exponent	01 00 01
Certification Authority Public Key Check Sum	0f b6 0a 1b ca 38 09 5f 3c c5 78 d2 de c9 5f 77 98 40 a3 43

1984-Bit Interac CA Test Public Key Data

Filed Name	Value (Hex)
Registered Application Provider Identifier (RID)	a0 00 00 02 77
Certification Authority Public Key Index	07
Certification Authority Hash Algorithm Indicator	01
Certification Authority Public Key Algorithm Indicator	01
Certification Authority Public Key Modulus	B2 CE 89 72 6B 6B 2D 16 90 A0 F8 CA 75 CD 0B 6B 1A CD FB E6 6D 53 BA 00 C5 00 BE 61 2F B4 21 42 36 84 FF 18 68 55 4A 77 22 25 80 12 E5 88 ED 1C D2 06 C6 7B B2 F7 59 8F 3C E6 7F 23 A8 88 B8 ED 74 21 C4 9A 2E BA 22 4D FB D8 66 F6 2E 59 33 8E 9F 62 6D 0D FD 4C 9A CC 62 6E 42 EC 03 75 EE 42 4C 93 E5 DB 57 73 FC 98 E4 AC 9F CD EB D0 52 1B 15 29 5C 79 7D CA BB 46 79 C0 55 AC 37 4A 81 B2 45 AB F1 09 2A 3D 46 E1 CC E1 0A 84 F9 FC 2F C6 ED 91 02 51 21 58 9C 9A A6 8B 56 B7 FB F0 D8 6B 4C 8E 3C 9C 08 40 6D BB 46 09 BB FC 53 08 F3 25 A8 27 3C B6 D3 6F 3E 0A F7 72 50 7B F8 A2 A9 F5 A7 49 B5 AF 98 CC EA B2 82 6C 2D 9C 2A B9 10 3B 1B AB 0D E9 20 99 C8 07 24 77 EC 56 40 62 AC 38 18 4C 60 DA D2 98 EF 35 2D 92 DF A0 41 DD E3 DB 26 0C E5 30 2B 47 A7 E9
Certification Authority Public Key Exponent	01 00 01
Certification Authority Public Key Check Sum	44 F2 C1 33 73 A5 06 8B 63 C9 33 4E 91 4D DE 6A B7 0C E0 F1



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