



User Acceptance Test (UAT) EMV™ Test Card Set

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Revision History

Version	Date	Updated By	Revisions
1.00	June 14, 2019	B2PS	<ul style="list-style-type: none">• Initial document release
2.00	September 9, 2022	B2PS	<ul style="list-style-type: none">• MASTERCARD – updated PAN, expiry date• VISA – new PAN, expiry date• INTERAC – new BIN, expiry date

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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 - Moneris UAT EMV Test Card Set Profiles

This Moneris UAT EMV Test Card Set contains 5 cards with one card from each of the following card brands.



	VISA	MASTERCARD	INTERAC
Brand	Visa	Mastercard	Interac
Type	Credit	Credit	Debit
AID	A0000000031010	A0000000041010	A0000002771010
PAN	4761 7310 0000 0043	5413 3300 8960 4111	0012 0300 0000 0003
Expiry Date	12/2024	12/2025	12/2028
Service Code	201	201	220
Interface	Contact, Contactless, MSR	Contact, Contactless, MSR	Contact, Contactless, MSR
CVM (Contact) Default Condition: Terminal Supports CVM	Online PIN (ATM) Signature (paper) Offline Plaintext PIN No CVM required See card definition	Online PIN (ATM) Offline Enciphered PIN Offline Plaintext PIN Signature (paper) No CVM required See card definition	Offline Enciphered PIN Offline Plaintext PIN Online PIN See card definition
Approval Amount	\$10.00	\$20.00	\$10.00
Issuer Country Code	124 – Canada	840 – USA	124 – Canada
Application Currency Code	124 – CAD	840 – USD	124 – CAD
Language(s)	'en' – English	'fr' – French	'enfr' – English, French
Card Version	3	2	2

	AMEX	DISCOVER
Brand	American Express	Discover
Type	Credit	Credit
AID	A000000025010402	A0000001523010
PAN	3742 450027 71003	6510 0000 0000 0024
Expiry Date	12/2024	12/2023
Service Code	201	201
Interface	Contact, Contactless, MSR	Contact, Contactless, MSR
CVM (Contact) Default Condition: <i>Terminal Supports CVM</i>	Online PIN (ATM) Signature (paper) Offline Plaintext PIN No CVM required Fail CVM Processing See card definition	Online PIN (ATM) Offline Plaintext PIN No CVM required See card definition
Approval Amount	\$1.03	\$79.00
Issuer Country Code	840 – USA	840 – USA
Application Currency Code	840 – USD	840 – USD
Language(s)	'en' - English	'en' - English
Card Version	1	1

1.1 VISA – DI, Credit, English, Canada, CAD

A Dual Interface Visa credit 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 Contact: CVM List - AID A000000031010, Visa (EMV)

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

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

Tag	Element name	Data	Card v3.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	4D 4F 4E 45 52 49 53 2F 56 49 53 41 20 20 20 20 20 20 20 20 20 20 20 20 20 - 'MONERIS/VISA'	
5F 24	Application Expiration Date	24 12 31	
5F 25	Application Effective Date	xx xx xx *	
5F 28	Issuer Country Code	01 24 - CAN	
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]	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 via EXTERNAL AUTH command b1 - Combined DDA / GEN AC NOT supported BYTE 2: b8 - Use for Visa NOT supported b7 - Is NOT a Mobile handset	
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 42 01 5E 03 41 03 1F 03	
8F	Certification Authority Public Key Index	92	

Tag	Element name	Data	Card v3.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 01 01 00 10 02 05 01 B0 01 01 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	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 *	
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	

Tag	Element name	Data	Card v3.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 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]	01 24	
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]	01 24	
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]	44 00 10 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	
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	

1.1.3 CTLS: Application Tag data - A0000000031010 (qVSDC, online)

* Tag value changes with card usage

Tag	Element name	Data	Card v3.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	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 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	Card v3.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	C3 78 85 CC EB 15 0C B0 F6 9A 88 6B 33 12 BB 24 A1 69 B1 59 BE DC 1D 48 4E 25 B6 DA 1C 4A E1 27 4A 2C CA A2 70 BD D1 92 99 73 28 F0 76 B7 F6 23 2D 8E 4A A4 7A A3 64 AF E2 FB 01 20 1B CD CD 8A FD 54 30 60 BA 8A A3 6F 8C D5 33 02 F7 46 66 60 BC 16 35 7A 77 97 15 31 8A B8 48 43 9E 58 EE 67 83 EB 3D 99 10 5C EA 30 C2 90 E2 C0 EF 8D 32 82	
9F 51	Application Currency Code [VSDC]	01 24	
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]	01 24	
9F 58	Consecutive Transaction Counter Limit [VSDC]	03	
9F 59	Consecutive Transaction Counter Upper Limit [VSDC]	07	
9F 5A	Application Program Identifier	31 01 24 01 24	
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]	44 00 10 00	

Tag	Element name	Data	Card v3.x
9F 69	Card Authentication Related Data [qVSDC]	01 FE 33 E7 A6 28 00 LAST TWO BYTES 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 NOT 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 6C	Card Transaction Qualifiers [qVSDC VCPS 2.1]	28 00	
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

1.1.4 CTLS: Application Tag data - A000000031010 (qVSDC, offline)

* Tag value changes with card usage

Tag	Element name	Data	Card v3.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	Card v3.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	95 F8 0D CF A0 34 99 B6 C2 07 F9 39 7F 5B 31 FB D2 1E 8A 1C 8E 74 D3 F7 C5 2F BE DD 6D FD 81 A1 C4 D8 2E B5 5C 98 70 ED 29 C5 E6 CD 9C DC BB 1F F1 76 97 0B 50 3C 6F 39 2A 96 96 70 DE 83 46 70 2F 7C 3B DC A8 65 88 96 C2 91 D8 38 D6 47 1C 9D 86 89 61 DA DC B0 D4 AE DC 6A 94 C8 B5 0C 04 8E 65 46 3D FF AE 06 28 80 39 35 EB F1 9E BC 6F 2A	
9F 51	Application Currency Code [VSDC]	01 24	
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	Card v3.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]	01 24	
9F 58	Consecutive Transaction Counter Limit [VSDC]	03	
9F 59	Consecutive Transaction Counter Upper Limit [VSDC]	07	
9F 5A	Application Program Identifier	31 01 24 01 24	
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]	44 00 10 00	
9F 69	Card Authentication Related Data [qVSDC]	01 98 EB 6D 9D 28 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 NOT 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 6C	Card Transaction Qualifiers [qVSDC VCPS 2.1]	28 00	
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 MASTERCARD – DI, Credit, French, USA, USD

A Dual Interface 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.

1.2.1 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

1.2.2 Contact: Application Tag data - AID A000000041010 (EMV)

Tag	Element name	Data	Card v2.x
50	Application Label	4D 41 53 54 45 52 43 41 52 44 -	
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	4D 4F 4E 45 52 49 53 2F 4D 41 53 54 45 52 43 41 52 44 20 20 20 20 20 20 20 20 - 'MONERIS/MASTERCARD'	
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	66 72 - 'fr' (French)	
5F 30	Service Code	02 01	
5F 34	Application PAN Sequence Number	01	
82	Application Interchange Profile	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 b2 - On device Cardholder verification NOT supported 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 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 44 03 41 03 5E 03 1F 03	
8F	Certification Authority Public Key Index	EF	

Tag	Element name	Data	Card v2.x
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	
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	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 [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]	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)	xx xx *	
9F 42	Application Currency Code	08 40 - USD	
9F 44	Application Currency Exponent	02	

Tag	Element name	Data	Card v2.x
9F 46	ICC Public Key Certificate	A8 67 45 DF 92 0E 1F 28 E6 08 2F 41 4E DC 15 71 AD C2 26 DA B3 00 0F 40 CB D6 69 A4 80 8E B6 9B 16 C8 B6 2C AF 83 90 9C 10 94 87 FE 50 BF 61 75 16 1E FF 30 C6 7B EB 26 3E D2 99 AB 34 3E 16 24 CC 4F 96 FF 85 DE 48 F8 ED DE C8 C2 10 A0 92 86 65 5A CF 1D F5 74 85 AC B3 FD D1 F2 00 B5 04 A3 31 D1 CE C9 52 95 6E 79 EF 34 A5 5C 04 FB 42 B4 D1 51 79 93 71 BF E2 98 6F 62 11 B1 A0 6F 40 72 72 79 F1 BC 30 E2 83 D1 B4 24 F6 F4 EF 84 5E 31 58 5D FB 51 12 59 47 FC 90 3D 5E 6F CC 87 C3 50 5A EF 8C 61 73 17 24 45 1A BF 38 E3 38 DD AB 95 45 AF 70 0C 9C 16 73 F9 1B B5 39 2A 9A F6 2D DC 5E A5 FF 9B F0 B7 39 68 5A 2C 64 08 44 BE F6 BD 24 26 93 38 62 4C 92 BA 47 ED E4 3F 3A 69 B9 81 37 D5 D3 3D 5F E7 F9 D5 6D B2 7D 0C 98 BD DB 57	
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 4B	Signed Dynamic Application Data	DC A6 4E 3F 35 9E 2B D0 0B 7B D5 B2 24 CC 0C 30 18 23 07 25 D1 BB A1 36 AC 7B 51 D6 52 71 6E E8 2A A2 97 87 5F DA 87 A9 D3 FD 70 03 A6 41 44 3D 9C F5 42 38 D3 5B 98 5A C3 8C 28 ED FD 9C 08 98 0F 9A 37 8C A5 AF 29 14 14 D3 C0 11 F8 05 87 BD 11 17 A5 3E E5 0D C2 50 6C F3 88 82 F4 D2 95 94 83 39 F5 B1 9D 66 B7 CC D0 C8 AE 8D 2F 53 B9 72 B0 6A 39 B8 A9 9F EB 33 7D 71 4E 38 A7 D8 F8 A4 7E 1A C5 95 5B EA C9 32 1C 75 66 31 38 53 B8 E1 28 8E C7 97 98 E0 6E 38 F3 E4 0C 25 4F 86 62 F2 C4 00 A0 65 6F 88 2E 7D D4 1E AB BD F4 49 32 3F	
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	

Tag	Element name	Data	Card v2.x
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	
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]	19 50 00	
C5	Card Issuer Action Code (Contact) - Online [M/Chip Advance]	39 FB 00	
C6	PIN Try Limit [M/Chip Advance]	09	
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 02 00 00	
CB	Accumulator 1 Upper Limit [Mastercard]	00 00 00 04 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	

Tag	Element name	Data	Card v2.x
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	
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	

Tag	Element name	Data	Card v2.x
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

1.2.3 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

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

Tag	Element name	Data	Card v2.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	66 72 - 'fr' (French)	
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 b2 - On device Cardholder verification NOT supported 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 5E 03 1F 03	
8F	Certification Authority Public Key Index	EF	

Tag	Element name	Data	Card v2.x
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	
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 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 50 80 80 00	
9F 0E	Issuer Action Code - Denial	00 00 00 00 00	
9F 0F	Issuer Action Code - Online	B4 70 80 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]	03	
9F 17	Personal Identification Number (PIN) Try Counter	09	
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)	xx xx *	
9F 42	Application Currency Code	08 40 - USD	
9F 44	Application Currency Exponent	02	

Tag	Element name	Data	Card v2.x
9F 46	ICC Public Key Certificate	69 E5 16 C3 83 C1 E5 0C 2D 35 AB B4 0A D2 FE F5 2C 96 B1 67 13 36 E0 60 E8 32 D1 3C E2 10 03 E6 2E 01 FD D7 DA 5B 57 8B CC D0 20 AB 4F 22 3E 6A 27 6F E5 0C A7 EB 10 43 A6 41 57 E6 82 DC B7 12 5A AE 52 4D DC 23 7F D3 0A 79 57 F4 65 9D A4 95 A3 4E F5 B5 93 68 64 C6 9D A7 6A 7E 55 91 E8 99 96 1F AB 84 05 A0 3C 00 6F 29 52 08 47 DF 1E 5C 91 08 B3 5F AA D7 FF 6B 69 CE 9C E6 9D 89 D3 8C 0E E5 7B 99 C2 65 73 CE 23 81 8A 94 90 35 82 F9 D6 F1 FB 9C 24 FB 6C C2 3A 86 20 0F A6 D6 6F F5 47 B9 71 6E 45 5A 2C 7B A6 49 89 BE 1D 68 F9 A4 8C B9 50 C2 30 11 B5 A8 3A 37 BD 89 6D 45 A6 B9 A7 1D F3 A9 5C 82 68 50 EA A1 08 A1 D1 E5 DF 6B 3C 9E 1D 0E 85 F1 3E DB 51 C2 4E 62 F8 BC F3 31 34 EE A9 2F 3C 55 1A D3 74 CA 1B DA 94 DB 50 D3	
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 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]	19 50 00	
C5	Card Issuer Action Code (Contact) - Online [M/Chip Advance]	39 FB 00	
C6	PIN Try Limit [M/Chip Advance]	09	

Tag	Element name	Data	Card v2.x
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 02 00 00	
CB	Accumulator 1 Upper Limit [Mastercard]	00 00 00 04 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	
DF 02	Security Limits Status (Contact) [M/Chip Advance]	00	

* Tag value changes with card usage

1.3 INTERAC – DI, Debit, Eng/Fre, Canada, CAD

A Dual Interface Interac debit card with Issuer Country Code of 'Canada' and Currency Code of 'CAD'.

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

1.3.1 Contact: CVM List - AID A0000002771010, Interac (EMV)

Cardholder Verification Method List ('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

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

Tag	Element name	Data	Card v2.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	
5A	Application Primary Account Number (PAN)	00 12 03 00 00 00 00 03	
5F 20	Cardholder Name	4D 4F 4E 45 52 49 53 2F 49 4E 54 45 52 41 43 20 20 20 20 20 20 20 20 20 20 20 - 'MONERIS/INTERAC'	
5F 24	Application Expiration Date	28 12 31	
5F 25	Application Effective Date	xx xx xx *	
5F 28	Issuer Country Code	01 24 - CAN	

Tag	Element name	Data	Card v2.x
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	
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	

Tag	Element name	Data	Card v2.x
9F 0F	Issuer Action Code - Online	FC F8 FC F8 70	
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 42	Application Currency Code	01 24 - CAD	
9F 44	Application Currency Exponent	02	
9F 46	ICC Public Key Certificate	1D A1 C6 C3 DA 01 FF E3 7B 84 22 8F DD BB 14 51 E5 2B 54 CD BA E0 BB F5 4A AE AA B6 13 E0 DD 76 2E 21 CE 33 FA CE 04 AE 01 99 08 4F 30 6F 99 BF DB CE FE 34 8A 08 8B 2B 10 21 07 2F D1 BB 63 C3 66 2A B5 11 48 01 FE 73 02 B1 08 E3 7C B5 BB 47 FB B6 6A B8 D9 BC 16 EC 6D E9 43 E7 B2 72 63 98 77 94 C0 C4 8F DD AD 6D 5F 91 52 56 BB 7D 9D E6 EE 93 E6 0C 1E B5 BF DD 4C 25 49 9C FC 19 53 BF 77 4F 00 94 D6 64 67 53 A7 D3 9A 26 8A 1E 7A 51 CB 94 F9 2B 62 13 C4 55 71 77 85 87 48 E9 C1 E4 C0 69 79 90 CA 49 59 80 9F 0B F6 B5 B2 A3 F7 CE	
9F 47	ICC Public Key Exponent	01 00 01	
9F 48	ICC Public Key Remainder	ED 9D 79 42 9B E1 A8 6B 3F 39	
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

1.3.3 CTLs: Application Tag data - AID A000002771010 (Flash)

Tag	Element name	Data	Card v2.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	
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'	

Tag	Element name	Data	Card v2.x
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 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	
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	

Tag	Element name	Data	Card v2.x
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 - CAD	
9F 44	Application Currency Exponent	02	
9F 46	ICC Public Key Certificate	EB E1 A8 03 52 D2 30 BA 08 DC 68 9D 32 82 F3 37 6D 2F 5E 80 C6 24 EF F7 25 03 42 E7 BE BF C1 24 30 24 40 2A 26 BF 38 D8 8B FE 57 8F CE 40 63 F3 AC B1 88 AC 88 C3 6B F4 27 AF 77 5F 9A 56 86 C7 17 20 BE 42 DD 83 32 37 45 9B 7D 52 23 41 E1 0F 99 E3 D0 AB 52 B3 A9 C6 1B 61 A1 A9 7E 72 75 94 0F FD 4F 15 9C 71 79 EA 74 EA 95 BB 36 0B 7F 18 27 D3 C4 1B BC F8 87 9C 45 53 B9 63 59 AF 67 18 5C DC 0C C0 93 AA B0 17 6D A4 DD 16 78 82 F5 9E 93 9D EF 9F 25 3B 11 0F D5 E1 49 17 EB 44 3D AD 1A 54 83 06 EC 26 1C 6C D0 58 53 83 33 BF 6B B6	
9F 47	ICC Public Key Exponent	01 00 01	
9F 48	ICC Public Key Remainder	ED 9D 79 42 9B E1 A8 6B 3F 39	
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

1.4 AMEX – DI, Credit, English, USA, USD

A Dual Interface 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.

1.4.1 Contact: CVM List - AID A000000025010402 (EMV)

Cardholder Verification Method List ('4201 5E03 4103 5F03 0000')			
CVM	Verification Method	Conditions	If unsuccessful
1	Online PIN	Unattended Cash	Next CVM
2	Signature (paper)	Terminal supports CVM type	Next CVM
3	Offline Plaintext PIN	Terminal supports CVM type	Next CVM
4	NO CVM required	Terminal supports CVM type	Next CVM
5	Fail CVM Processing	Always	Fail

1.4.2 Contact: Application Tag data - AID A00000025010402 (EMV)

Tag	Element name	Data	Card 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 27 71 00 3D 24 12 20 11 50 21 23 45 00 00 0F	
5A	Application Primary Account Number (PAN)	37 42 45 00 27 71 00 3F	
5F 20	Cardholder Name	4D 4F 4E 45 52 49 53 2F 54 65 73 74 20 43 61 72 64 20 30 34 20 20 20 20 20 20 - 'MONERIS/AMEX'	
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 mode 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 41 03 5F 03 00 00	
94	Application File Locator (AFL)	08 01 01 00 08 02 03 01	
9F 07	Application Usage Control	FF 00 BYTE 1: b8 - Domestic cash transactions 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 - Terminals other than ATMs 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 FC 98 00	
9F 0E	Issuer Action Code - Denial	00 00 00 00 00	
9F 0F	Issuer Action Code - Online	B0 78 FC 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 *	

Tag	Element name	Data	Card v1.x
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 - USD	

* Tag value changes with card usage

1.4.3 CTLS: CVM List - AID A00000025010402 (ExpressPay)

Cardholder Verification Method List ('4201 5E03 1F02 0000')			
CVM	Verification Method	Conditions	If unsuccessful
1	Offline PIN	Unattended Cash	Next CVM
2	Signature (paper)	Terminal supports CVM type	Next CVM
3	No CVM required	Not Unattended Cash, Manual Cash or Cashback	Fail
4	Fail CVM Processing	Always	Fail

1.4.4 CTLS: Application Tag data - AID A00000025010402 (ExpressPay)

Tag	Element name	Data	Card 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 27 71 00 3D 24 12 70 21 50 21 23 45 00 00 0F	
5A	Application Primary Account Number (PAN)	37 42 45 00 27 71 00 3F	
5F 20	Cardholder Name	4D 4F 4E 45 52 49 53 2F 54 65 73 74 20 43 61 72 64 20 30 34 20 20 20 20 20 20 - 'MONERIS/AMEX'	
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	07 02	
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 - Issuer supports EMV messages	
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 00 00	
94	Application File Locator (AFL)	08 01 02 00 08 03 04 02	

Tag	Element name	Data	Card v1.x
9F 07	Application Usage Control	3D 00 BYTE 1: b8 - Domestic cash trans. NOT valid b7 - Int'l cash transactions NOT 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 FC 98 00	
9F 0E	Issuer Action Code - Denial	00 00 00 00 00	
9F 0F	Issuer Action Code - Online	B0 78 FC 98 00	
9F 10	Issuer Application Data [Expresspay 2.0]	xx xx 91 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)	xx xx *	
9F 38	Processing Options Data Object List (PDOL)	9F 35 01	
9F 42	Application Currency Code	08 40 - USD	

* Tag value changes with card usage

1.5 DISCOVER – DI, Credit, English, USA, USD

A Dual Interface Discover credit card with Issuer Country Code of 'USA' and Currency Code of 'USD'.

The recommended transaction amount to generate a host approval is \$79.00.

1.5.1 Contact: CVM List - AID A0000001523010 (EMV)

Cardholder Verification Method List ('4201 4103 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	NO CVM required	Terminal supports CVM type	Fail

1.5.2 Contact: Application Tag data - AID A0000001523010 (EMV)

Tag	Element name	Data	Card v1.x
50	Application Label	44 49 53 43 4F 56 45 52	'DISCOVER'
57	Track 2 Data [Discover]	65 10 00 00 00 10 00 24 D2 31 22 01 10 00 07 49 00 00 0F	
5A	Application Primary Account Number (PAN)	65 10 00 00 00 10 00 24	
5F 20	Cardholder Name	4D 4F 4E 45 52 49 53 2F 54 65 73 74 20 43 61 72 64 20 30 35 20 20 20 20 20 20 - 'MONERIS/DISCOVER'	
5F 24	Application Expiration Date	23 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 01 52 30 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 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 00 00 42 01 41 03 1F 03	
94	Application File Locator (AFL)	08 01 01 00 18 01 02 01	

Tag	Element name	Data	Card v1.x
9F 07	Application Usage Control	FF 00 BYTE 1: b8 - Domestic cash transactions 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- Terminals other than ATMs 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	30 40 E4 28 00	
9F 0E	Issuer Action Code - Denial	00 10 00 00 40	
9F 0F	Issuer Action Code - Online	30 68 C4 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	43 72 65 64 69 74 - 'Credit'	
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 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 37 04 9F 03 06 9F 53 08 9F 66 04 9F 71 02 9F 6C 02	
9F 78	Application State [D-PAS]	01	
C1	Application Configuration Options [DPAS]	15 E0	
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	
C5	Card Action Code - Denial [DPAS]	01 00	
C6	Card Action Code - Default [DPAS]	22 4B	
C7	Card Action Code - Online [DPAS]	F6 7F	
D0	Issuer Application Data ObjectList (IADOL) [DPAS]		
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 7F 22 4B 00	

* Tag value changes with card usage

1.5.3 CTLS: CVM List - AID A0000001523010 (DPAS-EMV)

Cardholder Verification Method List ('4201 4103 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	NO CVM required	Terminal supports CVM type	Fail

1.5.4 CTLS: Application Tag data - AID A0000001523010 (DPAS-EMV)

Tag	Element name	Data	Card v1.x
50	Application Label	44 49 53 43 4F 56 45 52 20 43 4C -	'DISCOVER CL'
57	Track 2 Data [Discover]	65 10 00 00 00 10 00 24 D2 31 22 01 10 00 07 49 00 00 0F	
5A	Application Primary Account Number (PAN)	65 10 00 00 00 10 00 24	
5F 20	Cardholder Name	4D 4F 4E 45 52 49 53 2F 54 65 73 74 20 43 61 72 64 20 30 35 20 20 20 20 20 20 - 'MONERIS/DISCOVER'	
5F 24	Application Expiration Date	23 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 [DPAS CL]	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 using External Auth command b1 - Combined DDA / GEN AC NOT supported BYTE 2: RFU	
84	Dedicated File (DF) Name	A0 00 00 01 52 30 10	
87	Application Priority Indicator	01	
8E	Cardholder Verification Method (CVM) List	00 00 00 00 00 00 00 00 00 42 01 41 03 1F 03	
94	Application File Locator (AFL)	08 02 02 00 18 03 04 01	
9F 07	Application Usage Control	FF 00 BYTE 1: b8 - Domestic cash transactions 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 - Terminals other than ATMs 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	00 00 00 00 00	
9F 0E	Issuer Action Code - Denial	00 00 00 00 00	
9F 0F	Issuer Action Code - Online	00 00 00 00 00	
9F 10	Issuer Application Data [DPAS CL]	xx 15 xx xx xx xx xx xx xx xx *	
9F 11	Issuer Code Table Index	01	

Tag	Element name	Data	Card v1.x
9F 12	Application Preferred Name	44 69 73 63 6F 76 65 72 20 43 4C -	'Discover CL'
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 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 34 03 9F 52 06 9F 1A 02 95 05 9C 01 8A 02 9F 37 04 9F 03 06 9F 53 08 9F 66 04 9F 71 02 9F 6C 02	
9F 6C	Card Transaction Qualifiers [DPAS]	00 00	
9F 71	Card Processing Requirements [DPAS]	00 0F BYTE 2 (Permanent Data): b8 - Do NOT switch to other interface if unable to process online b7 - Do NOT process online if CDA failed b6 - Do NOT decline/switch other interface if CDA failed b5 - Issuer Update Processing NOT supported b4 - Do process online if card expired b3 - Do decline if card expired b2 - CVM Fallback to Signature allowed b1 - CVM Fallback to 'No CVM' allowed	
9F 78	Application State [D-PAS]	01	
BF 51	Contactless D-PAS MS and ZIP Default Profile	82 02 00 00 94 04 08 01 01 00	
C0	Contactless Application Configuration Options (CL-ACO)	00 80	
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	
C8	Lower Consecutive Offline Amount (LCOA) Limit [DPAS]	00 00 00 00 00 00	
C9	Upper Consecutive Offline Amount Limit (UCOA) [DPAS]	00 00 00 00 00 00	
CA	Single Transaction Amount (STA) Limit [DPAS]	00 00 00 00 00 00	
CB	Lower Consecutive Offline Limit (LCOL) [DPAS]	00	
CC	Upper Consecutive Offline Transaction Limit (UCOL) [DPAS]	00	
CD	Number of Consecutive Offline Transactions (NCOT) [DPAS]	00	
CE	Cumulative Offline Amount [DPAS]	00 00 00 00 00 00	
D0	Issuer Application Data ObjectList (IADOL) [DPAS]		
D1	Offline Balance [DPAS]	00 00 00 00 00 00	
D2	CRM Country Code [DPAS]	08 40 - USA	
D3	CRM Currency Code [DPAS]	08 40 - USD	
D4	CVM-Accumulator [DPAS]	00 00 00 00 00 00	
D5	CVM-Cum limit 1	00 00 00 00 00 00	
D6	CVM-Cum limit 2	00 00 00 00 00 00	
D7	CVM-STA limit 1	00 00 00 00 00 00	
D8	CVM-STA limit 2	00 00 00 00 00 00	
D9	CVM-Counter	00	

Tag	Element name	Data	Card v1.x
DA	CVM-Cons limit 1	00	
DB	CVM-Cons limit 2	00	
DE	Counter and Accumulator Control Options (CACO) [D-PAS]	C1 01 21 01 01 00	
DF 30	CRM-CAC Switch Interface [D-PAS]	00 00 00	
DF 31	CRM-CAC Denial [D-PAS]	00 00 00	
DF 32	CRM-CAC Online [D-PAS]	C8 FE FF	
DF 33	CRM-CAC Default [D-PAS]	98 FE EB	
DF 34	CVM Card Action Codes - Online	40 80	
DF 35	CVM Card Action Codes - Signature	00 80	
DF 40	CL-Accumulator	00 00 00 00 00 00	
DF 41	CL-Cum Limit	00 00 00 00 00 00	
DF 42	CL-STA	00 00 00 00 00 00	
DF 43	CL-Counter	00	
DF 44	CL-Cons Limit	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				