



**User Acceptance Test (UAT) Canada  
EMV™ Test Card Set  
Summary**

**Version 8.01**

**June 2019**

**Powered by B2»**

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## Revision History

| Version | Date              | Updated By | Revisions   |
|---------|-------------------|------------|---|
| 5.00    | May 03, 2016      | B2PS       | <ul style="list-style-type: none"> <li>• Initial document release</li> <li>•</li> </ul>   |
| 5.01    | May 24, 2016      | B2PS       | <ul style="list-style-type: none"> <li>• Transaction Values added.</li> <li>• Various consistency, typographical, format corrections</li> </ul>   |
| 5.02    | July 11, 2016     | B2PS       | <ul style="list-style-type: none"> <li>• TC 05, TC 06 - Interface in profiles table corrected</li> <li>• TC 09 - Service code in profiles table corrected</li> <li>• TC 12, TC 13 - AID in profiles table corrected</li> </ul>                            |
| 5.03    | July 20, 2016     | B2PS       | <ul style="list-style-type: none"> <li>• TC 09 - PAN in profiles table corrected</li> <li>• Formatting changes to Table of contents</li> </ul>  |
| 5.10    | August 30, 2016   | B2PS       | <ul style="list-style-type: none"> <li>• Duplex-print ready: Header, Margins, tables adjusted</li> </ul>  |
| 5.20    | Sept. 21, 2017    | B2PS       | <ul style="list-style-type: none"> <li>• TC15: Card v6.0 has 2-byte Kernel ID</li> </ul>  |
| 6.00    | December 27, 2017 | B2PS       | <ul style="list-style-type: none"> <li>• TC04 - New version v6.0: Discretionary data updated (CVV)</li> <li>• TC07 - 'Approval Amount' updated.</li> <li>• TC15 - New version v7.0: Increased contactless facility, 'Approval Amount' updated.</li> </ul> |
| 6.10    | January 5, 2018   | B2PS       | <ul style="list-style-type: none"> <li>• TC12, TC13 - EMV Tags for A0000000291010 added</li> </ul>  |
| 6.20    | April 11, 2018    | B2PS       | <ul style="list-style-type: none"> <li>• TC11 - Profile table Service code corrected.</li> </ul>  |
| 7.00    | October 4, 2018   | B2PS       | <ul style="list-style-type: none"> <li>• Amex cards (TC12, TC13, TC14) - Expiry date changed to 24/12</li> <li>• Discover cards (TC15, TC16) - Expiry date changed to 23/12</li> </ul>  |
| 8.00    | May 30, 2019      | B2PS       | <ul style="list-style-type: none"> <li>• TC12 - PAN changed - now ends in '41007', AIP contactless changed</li> <li>• TC12 &amp; TC13 - Approval amounts changed</li> </ul>   |
| 8.01    | June 7, 2019      | B2PS       | <ul style="list-style-type: none"> <li>• Set renamed to "UAT Canada EMV Test Card Set". No change to cards themselves.</li> </ul>   |

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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 - UAT Canada EMV Test Card Set Profiles

This User Acceptance Test (UAT) Canada EMV Test Card Set contains 16 cards with at least one card from each of the following card brands.



|                                  | Test Card 01                        | Test Card 02                        | Test Card 03                        |
|----------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| <b>Brand</b>                     | Visa                                | Visa                                | Visa                                |
| <b>Type</b>                      | Credit                              | Credit                              | Credit                              |
| <b>Description</b>               | Offline Capable                     | USA Signature                       | No CVM                              |
| <b>IIN</b>                       | -                                   | -                                   | -                                   |
| <b>AID</b>                       | A0000000031010                      | A0000000031010                      | A0000000031010                      |
| <b>PAN</b>                       | 476173 ***** 0119                   | 476173 ***** 0119                   | 476173 *****0010                    |
| <b>Expiry Date</b>               | 12/2022                             | 12/2022                             | 12/2022                             |
| <b>Service Code</b>              | 201                                 | 201                                 | 201                                 |
| <b>Interface</b>                 | Contact, Contactless, MSR           | Contact, MSR                        | Contact, MSR                        |
| <b>CVM</b>                       | <a href="#">See card definition</a> | <a href="#">See card definition</a> | <a href="#">See card definition</a> |
| <b>Approval Amount</b>           | \$10.00                             | \$10.00                             | \$10.00                             |
| <b>Issuer Country Code</b>       | 124 – Canada                        | 840 - USA                           | 840 - USA                           |
| <b>Application Currency Code</b> | 124 - CAD                           | 840 - USD                           | 840 - USD                           |
| <b>Language</b>                  | 'en' – English                      | 'en' – English                      | 'en' – English                      |
| <b>Card Version</b>              | v5.0                                | v5.0                                | v5.0                                |

|                           | Test Card 04                        | Test Card 05                        | Test Card 06                        |
|---------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| Brand                     | Visa                                | Mastercard                          | Mastercard                          |
| Type                      | Credit                              | Credit                              | Credit                              |
| Description               | Fallback                            | Credit                              | Mastercard                          |
| IIN                       | -                                   | -                                   | -                                   |
| AID                       | -                                   | A0000000041010                      | A0000000041010                      |
| PAN                       | 476173 ***** 0267                   | 541333 ***** 4111                   | 541333 ***** 4111                   |
| Expiry Date               | 12/2022                             | 12/2022                             | 12/2022                             |
| Service Code              | 201                                 | 201                                 | 201                                 |
| Interface                 | MSR                                 | Contact, Contactless, MSR           | Contact, Contactless, MSR           |
| CVM                       | <a href="#">See card definition</a> | <a href="#">See card definition</a> | <a href="#">See card definition</a> |
| Approval Amount           | \$10.00                             | \$20.00                             | \$20.00                             |
| Issuer Country Code       | -                                   | 124 - Canada                        | 124 - Canada                        |
| Application Currency Code | -                                   | 124 - CAD                           | 124 - CAD                           |
| Language                  | -                                   | 'en' – English                      | 'fr' – French                       |
| Card Version              | v6.0                                | v5.0                                | v5.0                                |

|                           | Test Card 07                        | Test Card 08                        | Test Card 09                        |
|---------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| Brand                     | Mastercard                          | Mastercard                          | Mastercard                          |
| Type                      | Credit                              | Credit                              | Credit                              |
| Description               | ARPC Failure                        | Fallback                            | Fallback                            |
| IIN                       | -                                   | -                                   | -                                   |
| AID                       | A0000000041010                      | -                                   | -                                   |
| PAN                       | 541333 ***** 0011                   | 54133 ***** 0029                    | 541333 ***** 0011                   |
| Expiry Date               | 12/2022                             | 12/2022                             | 12/2022                             |
| Service Code              | 201                                 | 201                                 | 601                                 |
| Interface                 | Contact, MSR                        | MSR                                 | MSR                                 |
| CVM                       | <a href="#">See card definition</a> | <a href="#">See card definition</a> | <a href="#">See card definition</a> |
| Approval Amount           | \$120.00                            | \$20.00                             | \$20.00                             |
| Issuer Country Code       | 840 - USA                           | -                                   | 840 - USA                           |
| Application Currency Code | 840 - USD                           | -                                   | 840 - USD                           |
| Language                  | 'en' – English                      | -                                   | 'en' – English                      |
| Card Version              | v5.0                                | v5.0                                | v5.0                                |

|                           | Test Card 10                        | Test Card 11                        | Test Card 12                        |
|---------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| Brand                     | Interac                             | Interac                             | American Express                    |
| Type                      | Debit                               | Debit                               | Credit                              |
| Description               | Canadian Debit                      | Canadian Debit                      | Online Only                         |
| IIN                       |                                     |                                     | -                                   |
| AID                       | A0000002771010                      | A0000002771010                      | A00000025010402,<br>A000000291010   |
| PAN                       | 450644 ***** 1933                   | 450644 ***** 1933                   | 374245 ***** 1007                   |
| Expiry Date               | 12/2022                             | 12/2022                             | 12/2024                             |
| Service Code              | 201                                 | 220                                 | 201                                 |
| Interface                 | Contact, MSR                        | Contact, MSR                        | Contact, Contactless,<br>MSR        |
| CVM                       | <a href="#">See card definition</a> | <a href="#">See card definition</a> | <a href="#">See card definition</a> |
| Approval Amount           | \$10.00                             | \$10.00                             | \$30.00                             |
| Issuer Country Code       | 124 – Canada                        | 124 – Canada                        | 124 - Canada                        |
| Application Currency Code | 124 - CAD                           | 124 - CAD                           | 124 - CAD                           |
| Language                  | 'en' – English                      | 'fr' – French                       | 'en' – English                      |
| Card Version              | v5.0                                | v5.0                                | v7.0                                |

|                           | Test Card 13                        | Test Card 14                        | Test Card 15                        |
|---------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| Brand                     | American Express                    | American Express                    | Discover                            |
| Type                      | Credit                              | Credit                              | Credit                              |
| Description               | Amex Credit                         | Fallback                            | Discover Credit                     |
| IIN                       | -                                   | -                                   | -                                   |
| AID                       | A00000025010402,<br>A000000291010   | -                                   | A0000001523010                      |
| PAN                       | 374245 ***** 1003                   | 374245 ***** 1006                   | 651000 ***** 0216                   |
| Expiry Date               | 12/2024                             | 12/2024                             | 12/2023                             |
| Service Code              | 201                                 | 201                                 | 201                                 |
| Interface                 | Contact, Contactless,<br>MSR        | MSR                                 | Contact, Contactless,<br>MSR        |
| CVM                       | <a href="#">See card definition</a> | <a href="#">See card definition</a> | <a href="#">See card definition</a> |
| Approval Amount           | \$39 or \$43                        | \$36.00                             | \$79.00                             |
| Issuer Country Code       | 124 – Canada                        | -                                   | 840 - USA                           |
| Application Currency Code | 124 - CAD                           | -                                   | 840 - USD                           |
| Language                  | 'en' – English                      | -                                   | 'en' – English                      |
| Card Version              | v6.0                                | v6.0                                | v8.0                                |

|                           | Test Card 16                        |
|---------------------------|-------------------------------------|
| Brand                     | Discover                            |
| Type                      | Credit                              |
| Description               | Fallback                            |
| IIN                       | -                                   |
| AID                       | -                                   |
| PAN                       | 65100 ***** 0331                    |
| Expiry Date               | 12/2023                             |
| Service Code              | 201                                 |
| Interface                 | MSR                                 |
| CVM                       | <a href="#">See card definition</a> |
| Approval Amount           | \$26.00                             |
| Issuer Country Code       | -                                   |
| Application Currency Code | -                                   |
| Language                  | -                                   |
| Card Version              | v6.0                                |



## 1.1 Test Card 01 – Visa, DI, Credit, English, Canada, CAD

A Dual Interface (Contact / Contactless) Visa 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

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

## 1.2 Test Card 02 – Visa, Credit, English, USA, USD

A Visa debit card with two AIDs, Issuer Country Code of 'USA' and Currency Code of 'USD'.

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

### 1.2.1 Cardholder Verification Method List

| Cardholder Verification Method List ('4201 4204 5E03 1F00') |                     |                            |                 |
|---|---------------------|----------------------------|-----------------|
| CVM   | Verification Method | Conditions                 | If unsuccessful |
| 1   | Online PIN          | Unattended Cash            | Next CVM        |
| 2   | Online PIN          | Manual Cash                | Next CVM        |
| 3   | Signature (paper)   | Terminal supports CVM type | Next CVM        |
| 4   | No CVM required     | Always                     | Fail            |

## 1.3 Test Card 03– Visa, No CVM, English, USA, USD

A Visa card with no CVM, Issuer Country Code of 'USA' and Currency Code of 'USD'.

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

### 1.3.1 Cardholder Verification Method List

| Cardholder Verification Method List ('1F00') |                     |            |                 |
|--|---------------------|------------|-----------------|
| CVM  | Verification Method | Conditions | If unsuccessful |
| 1  | No CVM required     | Always     | Fail            |

## 1.4 Test Card 04 – Visa, Technical Fallback Card

This card has a chip image printed on the card but it does not contain an actual chip.

When inserted, a chip error will be detected.

This should trigger Technical Fallback processing and the transaction should continue as a magstripe Technical Fallback transaction.

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

Note: The test host may Approve / Decline based on its configuration with respect to CVV processing.

## 1.5 Test Card 05 – Mastercard, DI, Credit, English, Canada, CAD

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

The recommended transaction amount to generate a host approval is \$20.00.

### 1.5.1 Cardholder Verification Method List

| Cardholder Verification Method List ('4201 5E03 1F03') |                     |                            |                 |
|--|---------------------|----------------------------|-----------------|
| CVM  | Verification Method | Conditions                 | If unsuccessful |
| 1  | Online PIN          | Unattended Cash            | Next CVM        |
| 2  | Signature (paper)   | Terminal supports CVM type | Next CVM        |
| 3  | No CVM required     | Terminal supports CVM type | Fail            |

### 1.5.2 Cardholder Verification Method List (CL)

| 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            |

## 1.6 Test Card 06 – Mastercard, DI, Credit, French, Canada, CAD

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

The recommended transaction amount to generate a host approval is \$20.00.

### 1.6.1 Cardholder Verification Method List

| Cardholder Verification Method List ('4201 4403 4103 5E03 1F03') |                       |                            |                 |
|--|-----------------------|----------------------------|-----------------|
| CVM  | Verification Method   | Conditions                 | If unsuccessful |
| 1  | Online PIN            | Unattended Cash            | Next CVM        |
| 2  | Offline 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            |

### 1.6.2 Cardholder Verification Method List (CL)

| Cardholder Verification Method List ('4201 4403 4103 5E03 1F03') |                       |                            |                 |
|--|-----------------------|----------------------------|-----------------|
| CVM  | Verification Method   | Conditions                 | If unsuccessful |
| 1  | Online PIN            | Unattended Cash            | Next CVM        |
| 2  | Offline 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            |

## 1.7 Test Card 07 – Mastercard, ARPC Failure, Credit, English, USA, USD

A Mastercard credit card that fails Authorization Response Cryptogram (ARPC) validation, and has Issuer Country Code of 'USA' and Currency Code of 'USD'.

The recommended transaction amount to generate a host approval is \$20.00.

Note: If the host approves the transaction, the card will decline the transaction at the 2<sup>nd</sup> Generate AC.

### 1.7.1 Cardholder Verification Method List

| Cardholder Verification Method List ('5E03 1F00') |                     |                            |                 |
|---|---------------------|----------------------------|-----------------|
| CVM   | Verification Method | Conditions                 | If unsuccessful |
| 1   | Signature (paper)   | Terminal supports CVM type | Next CVM        |
| 2   | No CVM required     | Terminal supports CVM type | Fail            |

## 1.8 Test Card 08 – Mastercard, Technical Fallback Card

This card has a chip image printed on the card but it does not contain an actual chip.

When inserted, a chip error will be detected.

This should trigger Technical Fallback processing and the transaction should continue as a magstripe Technical Fallback transaction.

The recommended transaction amount to generate a host approval is \$20.00.

## 1.9 Test Card 09 – Mastercard, MSR Fallback Card

This card has an un-programmed chip. When inserted, an Empty Candidate List will result and the POS should invoke fallback processing.

The recommended transaction amount to generate a host approval is \$20.00.

## 1.10 Test Card 10 – Interac, Debit, English, Canada, CAD

An Interac Canadian 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.

### 1.10.1 Cardholder Verification Method List

| Cardholder Verification Method List ('1F00') |                     |            |                 |
|--|---------------------|------------|-----------------|
| CVM  | Verification Method | Conditions | If unsuccessful |
| 1  | No CVM required     | Always     | Fail            |

## 1.11 Test Card 11 – Interac, Debit, French, Canada, CAD

An Interac Canadian 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.

### 1.11.1 Cardholder Verification Method List

| Cardholder Verification Method List ('1F00') |                     |            |                 |
|--|---------------------|------------|-----------------|
| CVM  | Verification Method | Conditions | If unsuccessful |
| 1  | No CVM required     | Always     | Fail            |

## 1.12 Test Card 12 – American Express, DI, Credit, English, Canada, CAD

A Dual Interface (Contact / Contactless) American Express credit card with Issuer Country Code of ‘Canada’ and Currency Code of ‘CAD’.

The recommended transaction amount to generate a host approval is \$30.00.

### 1.12.1 Cardholder Verification Method List - AID A000000025010402

| Cardholder Verification Method List ('4201 4203 5E03 5F03') |                     |                            |                 |
|---|---------------------|----------------------------|-----------------|
| CVM   | Verification Method | Conditions                 | If unsuccessful |
| 1   | Online PIN          | Unattended Cash            | Next CVM        |
| 2   | Online PIN          | Terminal supports CVM type | Next CVM        |
| 3   | Signature (paper)   | Terminal supports CVM type | Next CVM        |
| 4   | No CVM required     | Terminal supports CVM type | Next CVM        |

### 1.12.2 Cardholder Verification Method List (CL) - AID A000000025010402

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

### 1.12.3 Cardholder Verification Method List - AID A000000291010

| Cardholder Verification Method List ('4201 4203 5E03 5F03') |                     |                            |                 |
|---|---------------------|----------------------------|-----------------|
| CVM   | Verification Method | Conditions                 | If unsuccessful |
| 1   | Online PIN          | Unattended Cash            | Next CVM        |
| 2   | Online PIN          | Terminal supports CVM type | Next CVM        |
| 3   | Signature (paper)   | Terminal supports CVM type | Next CVM        |
| 4   | No CVM required     | Terminal supports CVM type | Next CVM        |

### 1.13 Test Card 13 – American Express, DI, Credit, English, Canada, CAD

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

The recommended transaction amount to generate a host approval is \$39.00 or \$43.00.

#### 1.13.1 Cardholder Verification Method List - AID A00000025010402

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

#### 1.13.2 Cardholder Verification Method List (CL) - AID A00000025010402

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

#### 1.13.3 Cardholder Verification Method List - AID A000000291010

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

### 1.14 Test Card 14 – American Express, Technical Fallback Card

This card has a chip image printed on the card but it does not contain an actual chip.

When inserted, a chip error will be detected.

This should trigger Technical Fallback processing and the transaction should continue as a magstripe Technical Fallback transaction.

The recommended transaction amount to generate a host approval is \$36.00.

### 1.15 Test Card 15 – Discover, DI, Credit, English, USA, USD

A Dual Interface (Contact / Contactless) 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.

#### 1.15.1 Cardholder Verification Method List

| 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            |

#### 1.15.2 Cardholder Verification Method List (CL)

| 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            |

### 1.16 Test Card 16 – Discover, Technical Fallback Card

This card has a chip image printed on the card but it does not contain an actual chip.

When inserted, a chip error will be detected.

This should trigger Technical Fallback processing and the transaction should continue as a magstripe Technical transaction.

The recommended transaction amount to generate a host approval is \$26.00.