User Acceptance Test (UAT) Europe EMV™ Test Card Set Summary

Version 13.00

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Powered by B2》

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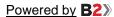1615 S. Congress Avenue, Suite 103, Delray Beach, FL 33445
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Revision History

Version	Date	Updated By	Revisions
1.00	July 13, 2016	B2PS	• Initial document release
2.00	September 18, 2017	B2PS	• TC15, 16 - 2-byte Kernel ID implemented • TC02, 03, 05, 06, 09 converted to DI cards • TC07, 09, 10, 11, 12, 15, 16 - CVM tables added for contactless
3.00	October 16, 2017	B2PS	• TC01, 07, 08, 12 change to country/curr/lang • TC02, 04 change to country/lang • Typos, various text additions (not corrections)
4.00	December 22, 2017	B2PS	• TC15, TC16 - Cards updated with increased contactless facility, 'Approval Amount' updated
5.00	July 10, 2018	B2PS	• TC09 - change to contactless CVM, change of IIN in certificate • All cards - Tags 82, 9F07, 9F69 expanded & interpreted
6.00	August 20, 2018	B2PS	• TC02 v4.0, TC03 v3.0: change to Card Additional Process (do not prefer contact & offline PIN)
7.00	Sep 24, 2018	B2PS	• Amex cards (TC11, TC12) - Expiry date changed to 24/12 • Discover, Diners cards (TC15, TC16) - Expiry date changed to 23/12
7.10	October 17, 2018	B2PS	• TC09 - Expiry date in Profile table corrected
7.20	November 2, 2018	B2PS	• TC02, TC03, TC05, TC06, TC09 - Corrected card types (now DI)
8.00	November 27, 2018	B2PS	• TC05, TC06 - modified PDOL content, CVM
9.00	February 26, 2019	B2PS	• TC11, TC12 - Tag 57 expiry dates corrected
9.01	June 21, 2019	B2PS	• Set renamed to "UAT EUR EMV Test Card Set". No change to cards themselves.
10.00	July 2, 2020	B2PS	• TC01-TC10 – updated cardstock support, where applicable "MasterCard" > "Mastercard"
11.00	March 25, 2021	B2PS	• Mastercard cards change Expiry Date to 25/12
12.00	January 6, 2022	B2PS	• TC01-TC06, TC13 - Visa cards change Expiry Date to 24/12 • All EMV cards - tag 9F0A added
13.00	September 12, 2022	B2PS	• TC15, TC16 – Discover, Diners cards change expiry date to 26/05

Table of Contents

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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 ***

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Chapter 1 - User Acceptance Test European Test Card Set Profiles

This User Acceptance Test (UAT) European 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**
Brand	Visa	Visa	Visa
Description	Credit, High-Value	Debit, V PAY	Electron
AID	A0000000031010	A0000000031020	A0000000031010
PAN list	4761********0043	4761********0043	4761********0043
Expiry Date	12/2024	12/2024	12/2024
Service Code	201	220	220
Interface	Contact, Contactless, MSR	Contact, Contactless, MSR	Contact, Contactless, MSR
CVM (Contact) **Default Condition:** *Terminal Supports CVM*	Online PIN (ATM) Offline Plaintext PIN Signature No CVM required See card definition	Online PIN (ATM) Offline Plaintext PIN Online PIN No CVM required See card definition	Online PIN (ATM) Offline Plaintext PIN Signature No CVM required See card definition
Approval Amount	$10.00	$10.00	$10.01
Issuer Country Code	250 - FRA	724 - ESP	756 - CHE
Application Currency Code	978 - EUR	978 - EUR	978 - EUR
Language	'fren' - French, English	'esen' - Spanish, English	'defriten' - German, French, Italian, English
Card Version	v4.x	v6.x	v5.x

	Test Card 04	Test Card 05	Test Card 06
Brand	Visa	Visa	Visa
Description	Debit	Credit	Credit, No CVM
AID	A0000000031010	A0000000031010	A0000000031010
PAN	4761********0043	4761********0043	4761********0043
Expiry Date	12/2024	12/2024	12/2024
Service Code	201	201	201
Interface	Contact, Contactless, MSR	Contact, Contactless, MSR	Contact, Contactless, MSR
CVM (Contact) **Default Condition:** *Terminal Supports CVM*	Online PIN (ATM) Offline Plaintext PIN Signature No CVM required See card definition	Online PIN (ATM) Online PIN Signature No CVM required See card definition	No CVM required See card definition
Approval Amount	$10.00	$20.00	$20.00
Issuer Country Code	040 - AUT	840 - USA	826 - GBR
Application Currency Code	978 - EUR	840 - USD	826 - GBP
Language	'deen' - German, English	'en' - English	'en' - English
Card Version	v4.x	v5.x	v5.x

	Test Card 07	Test Card 08	Test Card 09
Brand	Mastercard	Mastercard	Mastercard
Description	Credit	Credit, ARPC Failure	Maestro Int'l
AID	A0000000041010	A0000000041010	A0000000043060
PAN	5413********4111	5413********0011	67999********2010
Expiry Date	12/2025	12/2025	12/2025
Service Code	201	201	220
Interface	Contact, Contactless, MSR	Contact, MSR	Contact, Contactless, MSR
CVM (Contact) **Default Condition:** *Terminal Supports CVM*	Online PIN (ATM) Offline Enciphered PIN Offline Plaintext PIN Signature No CVM required See card definition	Signature No CVM required See card definition	Online PIN (ATM) Offline Plaintext PIN Online PIN No CVM required See card definition
Approval Amount	$20.00	$120.00	$20.00
Issuer Country Code	276 - DEU	826 - GBR	380 - ITA
Application Currency Code	978 - EUR	826 - GBP	978 - EUR
Language	'deen' - German, English	'en' - English	'iten' - Italian, English
Card Version	v5.x	v5.x	v6.x

	Test Card 10	Test Card 11	Test Card 12
Brand	Mastercard	American Express	American Express
Description	Debit	U.S. Profile	EU Profile
AID	A0000000041010	A0000000025010402 A00000000291010	A0000000025010402 A00000000291010
PAN	5413********9130	3742*******1003	3742*******1003
Expiry Date	12/2025	12/2024	12/2024
Service Code	201	201	201
Interface	Contact, Contactless, MSR	Contact, Contactless, MSR	Contact, Contactless, MSR
CVM (Contact) Default Condition: *Terminal Supports CVM*	Online PIN (ATM) Offline Enciphered PIN Offline Plaintext PIN Signature No CVM required See card definition	Online PIN (ATM) Signature Offline Plaintext PIN No CVM required See card definition	Online PIN (ATM) Offline Plaintext PIN Signature No CVM required See card definition
Approval Amount	$20.00	$3.02	$3.02
Issuer Country Code	056 - BEL	840 - USA	528 - NLD
Application Currency Code	978 - EUR	840 - USD	978 - EUR
Language	'fren' - French, English	'en' - English	'nlen' - Dutch, English
Card Version	v4.x	v4.x	v5.x

	Test Card 13	Test Card 14	Test Card 15
Brand	Visa	Mastercard	Discover
Description	Fallback	Fallback (ECL)	Offline PIN Preferring
AID	-	-	A0000001523010
PAN	4761********0267	5413********0011	6510********0844
Expiry Date	12/2024	12/2025	05/2026
Service Code	201	601	201
Interface	MSR	MSR	Contact, Contactless, MSR
CVM (Contact) Default Condition: *Terminal Supports CVM*	- See card definition	- See card definition	Online PIN (ATM) Offline Plaintext PIN No CVM required See card definition
Approval Amount	$10.00	$20.00	$79.00
Issuer Country Code	-	-	826 - GBR
Application Currency Code	-	-	826 - GBP
Language	-	-	'en' - English
Card Version	v2.x	v2.x	v6.x

Test Card 16	
Brand	Diners Club
Description	Offline PIN Preferring
AID	A0000001523010
PAN	3607******0715
IIN	-
Expiry Date	05/2026
Service Code	201
Interface	Contact, Contactless, MSR
CVM (Contact) Default Condition: *Terminal Supports CVM*	Online PIN (ATM) Offline Plaintext PIN No CVM required See card definition
Approval Amount	$79.00
Issuer Country Code	826 - GBR
Application Currency Code	826 - GBP
Language	'en' - English
Card Version	v6.x

1.1   Test Card 01 - Visa, DI, High-Value, Credit, FR/EN, FRA, EUR

A Dual Interface (Contact / Contactless) Visa credit card with Issuer Country Code of 'FRA' and Currency Code of 'EUR'. Languages include: French, English.

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

1.1.1   Contact: CVM List - AID A0000000031010, Visa (EMV)

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

1.2   Test Card 02 - Visa, DI, VPAY, Debit, ES/EN, ESP, EUR

A Dual Interface (Contact / Contactless) Visa VPAY debit card with Issuer Country Code of 'ESP' and Currency Code of 'EUR'.   Languages include: Spanish, English.

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

1.2.1   Contact: CVM List - AID A0000000032020, Visa (EMV)

Cardholder Verification Method List ('4201 4103 4203 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	Online PIN	Terminal supports CVM type	Next CVM
4	No CVM required	Terminal supports CVM type	Fail

1.3   Test Card 03 - Visa, DI, Electron, DE/FR/IT/EN, CHE, EUR

A Dual Interface (Contact / Contactless) Visa Electron card with Issuer Country Code of 'CHE' and Currency Code of 'EUR'. Languages include: German, French, Italian, English.

The recommended transaction amount to generate a host approval is $10.01.

1.3.1   Contact: CVM List - AID A0000000032010, Visa (EMV)

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

1.4   Test Card 04 - Visa, DI, Debit, English, DE/EN, AUT, EUR

A Dual Interface (Contact / Contactless) Visa debit card with Issuer Country Code of 'AUT' and Currency Code of 'EUR'. Languages include: German, English.

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

1.4.1   Contact: CVM List - AID A0000000031010, Visa (EMV)

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

1.5   Test Card 05 - Visa, DI, Signature, Credit, EN, USA, USD

A Dual Interface (Contact / Contactless) Visa credit card, online-only signature with Issuer Country Code of 'USA' and Currency Code of 'USD'. Languages include: English.

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

1.5.1   Contact: CVM List - AID A0000000031010, Visa (EMV)

Cardholder Verification Method List ('4201 4204 5E03 1F03')			
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	Terminal supports CVM type	Fail

1.6   Test Card 06 - Visa, DI, No CVM, Credit, EN, GBR, GBP

A Dual Interface (Contact / Contactless) Visa credit card with no CVM and Issuer Country Code of 'GBR' and Currency Code of 'GBP'. Languages include: English.

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

1.6.1   Contact: CVM List - AID A0000000031010, Visa (EMV)

Cardholder Verification Method List ('1F03')			
CVM	Verification Method	Conditions	If unsuccessful
1	No CVM required	Terminal supports CVM type	Fail

1.7 Test Card 07 - Mastercard, DI, Credit, DE/EN, DEU, EUR

A Dual Interface (Contact / Contactless) Mastercard credit card with Issuer Country Code of DEU' and Currency Code of 'EUR'. Languages include: German, English.

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

1.7.1 Contact: CVM List - AID A0000000041010, Mastercard (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

1.7.2 CTLS: CVM List - AID A0000000041010, Mastercard (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

1.8 Test Card 08 - Mastercard, Contact, Fail ARPC, Credit, EN, GBR, GBP

A Mastercard credit card that fails Authorization Response Cryptogram (ARPC) validation. This card has an Issuer Country Code of 'GBR' and Currency Code of 'GBP'. Languages include: English.

The recommended transaction amount to generate a host approval is $120.00.

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

1.8.1 Contact: CVM List - AID A0000000041010, Mastercard (EMV)

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	Always	Fail

1.9   Test Card 09 - Mastercard, DI, Maestro Int'l, Debit, IT/EN, ITA, EUR

A Dual Interface (Contact / Contactless) Mastercard Maestro debit card with Issuer Country Code of 'ITA' and Currency Code of 'EUR'. Languages include: Italian, English.

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

1.9.1   Contact: CVM List - AID A0000000043060, Maestro (EMV)

Cardholder Verification Method List ('4201 4103 4203 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	Online PIN	Terminal supports CVM type	Next CVM
4	No CVM required	Terminal supports CVM type	Fail

1.9.2   CTLS: CVM List - AID A0000000043060, Maestro (PayPass)

Cardholder Verification Method List ('0203 1F03')			
CVM	**Verification Method**	**Conditions**	**If unsuccessful**
1	Online PIN	Terminal supports CVM type	Fail
2	No CVM required	Terminal supports CVM type	Fail

1.10   Test Card 10 - Mastercard, DI, Debit, EN/FR, BEL, EUR

A Dual Interface (Contact / Contactless) Mastercard debit card with Issuer Country Code of 'BEL' and Currency Code of 'EUR'. Languages include: English, French.

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

1.10.1   Contact: CVM List - AID A0000000041010, Mastercard (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

1.10.2   CTLS: CVM List - AID A0000000041010, Mastercard (PayPass MChip)

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

1.11 Test Card 11 - Amex, DI, U.S. Profile, Credit, EN, USA, USD

A Dual Interface (Contact / Contactless) American Express credit card with U.S. Profile and Issuer Country Code of 'USA' and Currency Code of 'USD'. Languages include: English, French.

The recommended transaction amount to generate a host approval is $3.02.

1.11.1 Contact: CVM List - AID A000000025010402, Amex (EMV)

Cardholder Verification Method List ('4201 5E03 4103 5F03')			
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

1.11.2 CTLS: CVM List - AID A0000025010402, Amex (ExpressPay EMV)

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

1.11.3 Contact: CVM List - AID A0000000291010, Amex (EMV)

Cardholder Verification Method List ('4201 5E03 4103 5F03')			
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

1.12 Test Card 12 - Amex, DI, EUR Profile, Credit, NL/EN, NLD, EUR

A Dual Interface (Contact / Contactless) American Express credit card with European Profile and Issuer Country Code of 'NLD' and Currency Code of 'EUR'. Languages include: Dutch, English.

The recommended transaction amount to generate a host approval is $3.02.

1.12.1 Contact: CVM List - AID A000000025010402, Amex (EMV)

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	Fail

1.12.2   CTLS: CVM List - AID A000000025010402, Amex (ExpressPay EMV)

	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   Contact: CVM List - AID A0000000291010, Amex (EMV)

	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	Fail

1.13   Test Card 13 - Visa, Chip-error, Technical Fallback

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. The transaction should continue as a Visa magstripe transaction.

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

1.14   Test Card 14 - Mastercard, MSR Fallback (ECL) Card

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

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

1.15   Test Card 15 - Discover, DI, Credit, EN, GBR, GBP

A Dual Interface (Contact / Contactless) Discover credit card with Issuer Country Code of 'GBR' and Currency Code of 'GBP'. Languages include: English.

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

1.15.1   Contact: CVM List - AID A0000001523010, Discover (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

1.15.2   CTLS: CVM List - AID A000001523010, Discover (D-PAS EMV Online)

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

1.15.3   CTLS: CVM List - AID A000001523010, Discover (D-PAS EMV Offline)

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 - Diners, DI, Credit, EN, GBR, GBP

A Dual Interface (Contact / Contactless) Diners Club International credit card with Issuer Country Code of 'GBR' and Currency Code of 'GBP'. Languages include: English.

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

1.16.1   Contact: CVM List - AID A0000001523010, Diners (EMV)

Cardholder Verification Method List ('0201 4103 1F03')			
CVM	**Verification Method**	**Conditions**	**If unsuccessful**
1	Online PIN	Unattended Cash	Fail
2	Offline Plaintext PIN	Terminal supports CVM type	Next CVM
3	No CVM required	Terminal supports CVM type	Fail

1.16.2   CTLS: CVM List - AID A000001523010, Diners (D-PAS EMV Online)

Cardholder Verification Method List ('0201 4103 1F03')			
CVM	**Verification Method**	**Conditions**	**If unsuccessful**
1	Online PIN	Unattended Cash	Fail
2	Offline Plaintext PIN	Terminal supports CVM type	Next CVM
3	No CVM required	Terminal supports CVM type	Fail

1.16.3   CTLS: CVM List - AID A000001523010, Diners (D-PAS EMV Offline)

Cardholder Verification Method List ('0201 4103 1F03')			
CVM	**Verification Method**	**Conditions**	**If unsuccessful**
1	Online PIN	Unattended Cash	Fail
2	Offline Plaintext PIN	Terminal supports CVM type	Next CVM
3	No CVM required	Terminal supports CVM type	Fail

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