

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

Version 17.00

December 2022



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B2 Contact Information

www.b2ps.com

Canada

251 Consumers Road, Suite 1200, Toronto, ON M2J 4R3

Tel: 416.730.9827

U.S.A.

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

Tel: 470.233.7374

Revision History

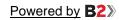
| Version | Date | Updated By | Revisions |
|---------|-------------------|---------------|---|
| 5.50 | October 3, 2016 | B2PS | Initial document release |
| 5.60 | Sept. 20, 2017 | B2PS | TC15, TC16: Cards v6.0 have 2-byte Kernel ID |
| 6.00 | Dec. 20, 2017 | B2PS | TC05 - New version v6.0: Discretionary data updated (CVV) TC15, TC16 - Cards updated with increased contactless facility, 'Approval Amount' updated TC 17 - 'Approval Amount' updated CVM list (contactless) now shown for all DI cards |
| 6.01 | Jan 12, 2018 | B2PS | TC05 notes updated test concerning host management of CVV |
| 6.02 | Mar 11, 2018 | B2PS | TC03 PAN corrected in Profile table |
| 6.03 | Apr 3, 2018 | B2PS | TC14 Card version in profiles list corrected. |
| 7.00 | Sep 26, 2018 | B2PS | All cards - Tags 82, 9F07, 9F69 expanded & interpreted |
| | | | Amex cards (TC12, TC13, TC14) - Expiry date changed to 24/12 |
| | | | Discover cards (TC15, TC16, TC17) - Expiry date changed to 23/12 |
| | | | DNA card TC18 - PAN changed, Expiry date changed to 25/12 |
| | | | Visa Card TC19 - Expiry date changed to 22/12 |
| 7.10 | November 1, 2018 | B2PS | TC21 - corrected expiry date in profile table |
| 8.00 | February 6, 2019 | B2PS | TC15 - Tag corrected in D-PAS MS mode |
| | | | TC16 - Tag 57 corrected in EMV Contact and D- PAS MS mode |
| 9.00 | February 25, 2019 | B2PS | TC12, TC13, TC18 - Contactless Tag 57 expiry date corrected |
| 10.00 | June 25, 2019 | B2PS | TC06 - Tag D1 currency conversion rates updated |
| | | | Set renamed to "UAT USA EMV Test Card Set". Other than change listed this date, there are no other changes to cards |
| 11.00 | June 26, 2020 | B2PS | TC01, TC02, TC06, TC07, TC08, TC21 – updated cardstock support, where applicable "MasterCard">"Mastercard" "MasterCard" TC01, TC02, TC06, TC07, TC08, TC21 – updated cardstock support, where applicable "MasterCard">"Mastercard" TC01, TC02, TC06, TC07, TC08, TC21 – updated cardstock support, where applicable "MasterCard">"Mastercard" TC01, TC02, TC06, TC07, TC08, TC21 – updated cardstock support, where applicable "MasterCard">"Mastercard" TC01, TC02, TC06, TC07, TC08, TC21 – updated cardstock support, where applicable "MasterCard">"MasterCard">"TC01, TC08, TC01, TC01, TC08, TC01, TC08, TC01, TC0 |
| 12.00 | March 16, 2021 | B2PS | Mastercard cards change Expiry Date to 25/12 |
| 12.10 | March 19, 2021 | B2PS | TC06 - Corrections to tags 8F, 90, 92 |
| | | | |

| Version | Date | Updated By | Revisions | |
|---------|-------------------|---------------|--|--|
| 12.11 | September 7, 2021 | B2PS | TC03 - Correction PAN in profile table | |
| 13.00 | November 26, 2021 | B2PS | • TC01-TC05, TC19 – Visa cards change Expiry Date to 24/12 | |
| | | | • TC01, TC06 – PAR (tag 9F 24) added | |
| 13.10 | January 6, 2022 | B2PS | TC10 – service code corrected in Profile table (Documentation only) | |
| 13.20 | February 10, 2022 | B2PS | TC04 – AID corrected in section 1.4.1 header (Documentation only) | |
| 13.30 | February 22, 2022 | B2PS | TC19 – PAN corrected in Profile Table (Documentation only) | |
| 14.00 | August 8, 2022 | B2PS | B2PS • TC15-18 – Discover cards change Expiry Date to 05/26. New PANs assigned. | |
| | | | TC19 – DNA card. Support for new cardstock. No change to functionality | |
| 15.00 | October 25, 2022 | B2PS | TC11– Interac card becomes DI, new BIN Improved postion titles reflect AID, card broad. | |
| | | | Improved section titles reflect AID, card brand | |
| 16.00 | December 14, 2022 | B2PS | TC16 – Tag 57 updated ('Final char is 'F') | |
| 17.00 | December 23, 2022 | B2PS | TC12, TC13 – change cardstock – NO change to functionality | |

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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 ***

IMPORTANT NOTICES

The Interac Flash test card in this set (Test Card 11) have a '001203' BIN range.

These cards are supported by all Canadian processors but are not *necessarily* supported by all U.S. and International processors.

**** Check with your acquirer account representative to determine if this Interac Flash BIN range is supported by their development host. If your processor does not yet support Interac Flash, the card will function properly at the POS device but it will not obtain a host approval. ****

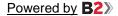
IMPORTANT TECHNICAL NOTICE from Interac - ACQUIRERS' SUPPORT

Link to Interac document: Interac Letter - Issuer simulator setup for Flash Cards

"When using the contact interface in an Acquirer test environment, the Issuer simulator must be configured to return value '88 40' in ARPCrc response (ARPCrc byte 1 bits 6-3 should be set to zero).

Unless issuer simulator is configured to return '88 40', a contact transaction may block the card."

--- B2 will charge to replace cards blocked in this manner ---



Chapter 1 - User Acceptance Test USA Test Card Set Profiles

This User Acceptance Test (UAT) USA Test Card Set contains 21 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 | |
| Туре | Credit | Credit | Credit | |
| Description DI, Online Only | | DI, Offline Capable | Signature, Online Only | |
| AID | A000000031010 | A000000031010 | A000000031010 | |
| PAN | 4761 ******* 0011 | 4761 ******* 0043 | 4761 ******* 0011 | |
| Expiry Date | 12/2024 | 12/2024 | 12/2024 | |
| Service Code | 201 | 201 | 201 | |
| Interface | Contact, Contactless, MSR | Contact, Contactless, MSR | Contact, MSR | |
| CVM (Contact) Default Condition: Terminal Supports CVM | Online PIN Signature No CVM required <u>Details</u> | Online PIN (ATM) Offline Plaintext PIN Signature No CVM required Details | Online PIN (ATM) Online PIN (MCash) Signature Details | |
| Approval Amount | \$10.00 | \$10.00 | \$10.00 | |
| Issuer Country Code 840 - USA | | 840 - USA | 840 - USA | |
| Application Currency Code | Application Currency Code 840 - USD | | 840 - USD | |
| Language | 'en' - English | 'en' - English | 'en' - English | |
| Card Version | v7.x | v7.x | v6.x | |

| | Test Card 04 | Test Card 05 | Test Card 06 |
|--|----------------------------|-----------------------|--|
| Brand | Visa | Visa | Mastercard |
| Туре | Credit | Credit | Credit |
| Description | n NO CVM Fallb | | DI, Online Only |
| AID | A000000031010 | - | A000000041010 |
| PAN | 4761 ******* 0243 | 4761 ******* 0267 | 5413 ****** 4111 |
| Expiry Date | 12/2024 | 12/2024 | 12/2025 |
| Service Code | 201 | 201 | 201 |
| Interface | Contact, MSR | MSR | Contact, Contactless, MSR |
| CVM (Contact) Default Condition: Terminal Supports CVM | No CVM required Details | N/A <u>Details</u> | Online PIN (ATM) Signature No CVM required Details |
| Approval Amount | \$10.00 | \$10.00 | \$20.00 |
| Issuer Country Code | 840 - USA | - | 840 - USA |
| Application Currency Code | 840 - USD | - | 840 - USD |
| Language | 'en' - English | - | 'en' - English |
| Card Version | v6.x | v7.x | v9.x |

| | Test Card 07 | Test Card 08 | Test Card 09 |
|--|---|--|-----------------------|
| Brand | Mastercard | Mastercard | Mastercard |
| Type Credit | | Credit | Credit |
| Description | DI, Offline Capable ARPC Failur | | Fallback |
| AID | A000000041010 | 0000041010 A000000041010 - | |
| PAN | 5413 ****** 4111 | 5413 ******* 0011 | 5413 ******* 0029 |
| Expiry Date | 12/2025 | 12/2025 | 12/2025 |
| Service Code | 201 | 220 | 201 |
| Interface | Contact, Contactless, MSR | Contact, MSR | MSR |
| CVM (Contact) Default Condition: Terminal Supports CVM | Online PIN (ATM) Offline Enciphered PIN Offline Plaintext PIN Signature No CVM required Details | Signature (paper) No CVM required <u>Details</u> | N/A <u>Details</u> |
| Approval Amount | \$20.00 | \$120.00 | \$20.00 |
| Issuer Country Code | 840 - USA | 840 - USA | - |
| Application Currency Code | 840 - USD | 840 - USD | - |
| Language | 'en' - English | 'en' - English | - |
| Card Version | v7.x | v7.x | v6.x |

| | Test Card 10 | Test Card 11 | Test Card 12 |
|--|-----------------------|--|---|
| Brand | Mastercard | Interac | American Express |
| Туре | Credit | Debit | Credit |
| Description | Empty Candidate List | Canadian Debit | DI, Online Only |
| AID | • | A0000002771010 | A000000025010402 |
| PAN | 5413 ******* 0011 | 0012 ****** 0003 | 3742 ****** 1006 |
| Expiry Date | 12/2025 | 12/2028 | 12/2024 |
| Service Code | 601 | 220 | 201 |
| Interface | Contact, MSR | Contact, Contactless, MSR | Contact, Contactless, MSR |
| CVM (Contact) Default Condition: Terminal Supports CVM | N/A <u>Details</u> | Offline Enciphered PIN Offline Plaintext PIN Online PIN Details | Online PIN (ATM) Online PIN Signature (paper) No CVM required Details |
| Approval Amount | \$20.00 | \$10.00 | \$68.00 |
| Issuer Country Code | - | 124 - Canada | 840 - USA |
| Application Currency Code | - | 124 - CAD | 840 - USD |
| Language | - | 'enfr' – English, French | 'en' - English |
| Card Version | v6.x | v6.x | v8.x |

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| | Test Card 13 | Test Card 14 | Test Card 15 |
|--|--|------------------|--|
| Brand | American Express | American Express | Discover |
| Туре | pe Credit | | Credit |
| Description | scription DI, Online Only | | DI, Online Only |
| AID | A000000025010402 | - | A0000001523010 |
| PAN | 3742 ****** 1003 | 3742 ****** 1006 | 6510 ******* 0810 |
| Expiry Date | 12/2024 | 12/2024 | 05/2026 |
| Service Code | 201 | 201 | 201 |
| Interface | Contact, Contactless, MSR | MSR | Contact, Contactless, MSR |
| CVM (Contact) Default Condition: Terminal Supports CVM | MSR Online PIN (ATM) act) Signature (paper) ndition: Offline Plaintext PIN | | Online PIN Signature (paper) No CVM required Details |
| Approval Amount | \$1.03 | \$36.00 | \$79.00 |
| Issuer Country Code | 840 - USA | - | 840 - USA |
| Application Currency Code | 840 - USD | - | 840 - USD |
| Language 'en' - English | | - | 'en' - English |
| Card Version | v8.x | v6.x | v10.x |

| | Test Card 16 | Test Card 17 | Test Card 18 |
|--|---|-------------------|--|
| Brand | Discover | Discover | DNA |
| Туре | Credit | Credit | Debit |
| Description. | DI, Online Only | Fallback | Debit Network Alliance |
| AID | A0000001523010 | - | A0000006200620 |
| PAN | 6510 ******* 0828 | 6510 ******* 0810 | 4000 ******* 0028 |
| Expiry Date | 05/2026 | 05/2026 | 12/2025 |
| Service Code | 201 | 201 | 201 |
| Interface | Contact, Contactless, MSR | MSR | Contact, MSR |
| CVM (Contact) Default Condition: Terminal Supports CVM | Online PIN (ATM) Offline Plaintext PIN No CVM required | | Online PIN (ATM) Online PIN (MCash) Online PIN No CVM required Details |
| Approval Amount | \$79.00 | \$79.00 | \$10.00 |
| Issuer Country Code 840 - USA | | - | 840 - USA |
| Application Currency Code | 840 - USD | - | 840 - USD |
| Language 'en' - English | | - | 'en' - English |
| Card Version | v11.x | v7.x | v8.x |

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| | Test Card 19 | Test Card 20 | Test Card 21 |
|--|---|---|---|
| Brand | Visa | Mastercard | Mastercard |
| Туре | Debit | Debit | Credit |
| Description. | Visa Debit: • U.S. Common Debit • Global Debit | Mastercard Debit: U.S. Common Debit Global Debit | 222360 BIN |
| AID | A00000980840, A00000031010 | A00000042203, A00000041010 | A000000041010 |
| PAN | 4761 ******* 0135 | 5413 ******* 9130 | 2223 ****** 0329 |
| Expiry Date | 12/2024 | 12/2025 | 12/2025 |
| Service Code | 201 | 201 201 | |
| Interface | Contact, MSR | Contact, MSR | Contact, MSR |
| CVM (Contact) Default Condition: Terminal Supports CVM | Online PIN (ATM) Online PIN (MCash) Signature (paper) Online PIN (CashB) Signature (paper) Online PIN No CVM required Details | Online PIN (ATM) Signature (paper) Online PIN No CVM required Details | Online PIN (ATM) Offline Enciphered PIN Offline Plaintext PIN Signature (paper) No CVM required Details |
| Approval Amount | \$10.00 | \$20.00 | \$20 |
| Issuer Country Code 840 - USA | | 840 - USA | 840 - USA |
| Application Currency Code | 840 - USD | 840 - USD | 840 - USD |
| Language | 'en' - English | 'en' - English 'en' - English 'en' - English | |
| Card Version | v7.x | v6.x | v7.x |

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1.1 Test Card 01 - Visa, DI, Credit, English, USA, USD

A Dual Interface (Contact / Contactless) Visa card with Issuer Country Code of 'USA' and Currency Code of 'USD'.

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 ('4203 5E03 1F00') | | | | | |
|--|---------------------|----------------------------|-----------------|--|--|
| CVM | Verification Method | Conditions | If unsuccessful | | |
| 1 | Online PIN | Terminal supports CVM type | Next CVM | | |
| 2 | Signature (paper) | Terminal supports CVM type | Next CVM | | |
| 3 | No CVM required | Always | Fail | | |

1.2 Test Card 02 - Visa, DI, Credit, English, USA, USD

A Dual Interface (Contact / Contactless) Visa card with Issuer Country Code of 'USA' and Currency Code of 'USD'.

• The PAN changed starting with Card Version 7.0.

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

1.2.1 Contact: CVM List - AID A000000031010, Visa (EMV)

| Cardho | 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 | |

1.3 Test Card 03 - Visa, Credit, English, USA, USD

A Visa credit card with 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 Contact: CVM List - AID A000000031010, Visa (EMV)

| 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 | |

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1.4 Test Card 04 - 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.

1.4.1 Contact: CVM List - AID A000000031010, Visa (EMV)

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

1.5 Test Card 05 - Visa, Technical Fallback Card

This card has a chip image printed on it but 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.

1.6 Test Card 06 - Mastercard, DI, Credit, English, USA, USD

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

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

1.6.1 Contact: CVM List - AID A000000041010, Mastercard (EMV)

| 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 | |

1.6.2 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 |

1.7 Test Card 07 - Mastercard International, DI, Credit, English, USA, USD

A Dual Interface (Contact / Contactless) International 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.

1.7.1 Contact: CVM List - AID A000000041010, 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 A000000041010, 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, ARPC Failure, Credit, English, USA, USD

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

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 A000000041010, 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 | Terminal supports CVM type | Fail |

1.9 Test Card 09 - Mastercard, Technical Fallback Card

This card has a chip image printed on it but 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.

1.10 Test Card 10 - 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.

1.11 Test Card 11 - Interac, DI, Debit, English, CAN, CAD

A Dual Interface (Contact / Contactless) 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 Contact: CVM List - AID A0000002771010, Interac (EMV)

| Cardholder Verification Method List ('0100') | | | | |
|--|------------------------|----------------------------|-----------------|--|
| 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 | |

1.12 Test Card 12 - American Express, DI, Credit, English, USA, USD

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

The recommended transaction amount to generate a host approval is \$68.00.

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

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

| Cardho | 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 | | |

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1.13 Test Card 13 - American Express, DI, Credit, English, USA, USD

A Dual Interface (Contact / Contactless) American Express 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.

1.13.1 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 | Next CVM |

1.13.2 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 | |

1.14 Test Card 14 - Amex Fallback Card

This card has a chip image printed on it but 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, 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 Contact: CVM List - AID A0000001523010, Discover (EMV)

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

1.15.2 CTLS: CVM List - AID A0000001523010, Discover (D-PAS EMV, Online)

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

1.15.3 CTLS: CVM List - AID A0000001523010, Discover (D-PAS EMV, Offline)

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

1.16 Test Card 16 - Discover, 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.

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

| Cardhol | 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 | |

1.16.2 CTLS: CVM List - AID A0000001523010, 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 | |

1.16.3 CTLS: CVM List - AID A0000001523010, 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 | |

1.17 Test Card 17 - Discover, Technical Fallback Card

This card has a chip image printed on it but 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 \$79.00.

1.18 Test Card 18 - DNA, Debit, English, USA, USD

A Debit Network Alliance debit card with Issuer Country Code of 'USA' and Currency Code of 'USD'.

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

1.18.1 Contact: CVM List - AID A0000006200620, DNA (EMV)

| Cardholder Verification Method List ('0201 0204 0203 1F03') | | | | |
|---|---------------------|----------------------------|-----------------|--|
| CVM | Verification Method | Conditions | If unsuccessful | |
| 1 | Online PIN | Unattended Cash | Fail | |
| 2 | Online PIN | Manual Cash | Fail | |
| 3 | Online PIN | Terminal supports CVM type | Fail | |
| 4 | No CVM required | Always | Fail | |

1.19 Test Card 19 - Visa, Dual AID, Debit, English, USA, USD

A Visa debit card with two AIDs both referencing a single funding account, Issuer Country Code of 'USA' and Currency Code of 'USD'. Both AIDs reference a single funding account.

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

1.19.1 Contact: CVM List - AID A000000031010, Visa (EMV)

| Cardholder Verification Method List ('0201 4204 1E04 0205 5E00 4200 1F00') | | | |
|--|---------------------|------------------------|-----------------|
| CVM | Verification Method | Conditions | If unsuccessful |
| 1 | Online PIN | Unattended Cash | Fail |
| 2 | Online PIN | Manual Cash | Next CVM |
| 3 | Signature (paper) | Manual Cash | Fail |
| 4 | Online PIN | Purchase with Cashback | Fail |
| 5 | Signature (paper) | Always | Next CVM |
| 6 | Online PIN | Always | Next CVM |
| 7 | No CVM required | Always | Fail |

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1.19.2 Contact: CVM List - AID A000000980840, Visa (EMV)

| Cardholder Verification Method List ('0201 4204 1E04 0205 5E00 4200 1F00') | | | |
|--|---------------------|------------------------|-----------------|
| CVM | Verification Method | Conditions | If unsuccessful |
| 1 | Online PIN | Unattended Cash | Fail |
| 2 | Online PIN | Purchase with Cashback | Fail |
| 3 | Online PIN | Always | Next CVM |
| 4 | No CVM required | Always | Fail |

1.20 Test Card 20 - Mastercard, Dual AID, Debit, English, USA, USD

A Mastercard debit card with two AIDs both referencing a single funding account, Issuer Country Code of 'USA' and Currency Code of 'USD'.

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

1.20.1 Contact: CVM List - AID A000000041010, Mastercard (EMV)

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

1.20.2 Contact: CVM List - AID A000000042203, US Debit (EMV)

| Cardholder Verification Method List ('0205 4203 1F03') | | | | |
|--|---------------------|----------------------------|-----------------|--|
| CVM | Verification Method | Conditions | If unsuccessful | |
| 1 | Online PIN | Purchase with Cashback | Fail | |
| 2 | Online PIN | Terminal supports CVM type | Next CVM | |
| 3 | No CVM required | Terminal supports CVM type | Fail | |

1.21 Test Card 21 - Mastercard, BIN '2', Credit, English, USA, USD

A Mastercard ('2' BIN) credit card with BIN range '222360', Issuer Country Code of 'USA' and Currency Code of 'USD'.

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

1.21.1 Contact: CVM List - AID A000000041010, 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 |