



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

**Version 18.00**

**March 2023**

**Powered by B2»**

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## **B2 Contact Information**

[www.b2ps.com](http://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	<ul style="list-style-type: none"> <li>• TC15, TC16: Cards v6.0 have 2-byte Kernel ID</li> </ul>
6.00	Dec. 20, 2017	B2PS	<ul style="list-style-type: none"> <li>• TC05 - New version v6.0: Discretionary data updated (CVV)</li> <li>• TC15, TC16 - Cards updated with increased contactless facility, 'Approval Amount' updated</li> <li>• TC 17 - 'Approval Amount' updated</li> <li>• CVM list (contactless) now shown for all DI cards</li> </ul>
6.01	Jan 12, 2018	B2PS	<ul style="list-style-type: none"> <li>• TC05 notes updated test concerning host management of CVV</li> </ul>
6.02	Mar 11, 2018	B2PS	<ul style="list-style-type: none"> <li>• TC03 PAN corrected in Profile table</li> </ul>
6.03	Apr 3, 2018	B2PS	<ul style="list-style-type: none"> <li>• TC14 Card version in profiles list corrected.</li> </ul>
7.00	Sep 26, 2018	B2PS	<ul style="list-style-type: none"> <li>• All cards - Tags 82, 9F07, 9F69 expanded &amp; interpreted</li> <li>• Amex cards (TC12, TC13, TC14) - Expiry date changed to 24/12</li> <li>• Discover cards (TC15, TC16, TC17) - Expiry date changed to 23/12</li> <li>• DNA card TC18 - PAN changed, Expiry date changed to 25/12</li> <li>• Visa Card TC19 - Expiry date changed to 22/12</li> </ul>
7.10	November 1, 2018	B2PS	<ul style="list-style-type: none"> <li>• TC21 - corrected expiry date in profile table</li> </ul>
8.00	February 6, 2019	B2PS	<ul style="list-style-type: none"> <li>• TC15 - Tag corrected in D-PAS MS mode</li> <li>• TC16 - Tag 57 corrected in EMV Contact and D-PAS MS mode</li> </ul>
9.00	February 25, 2019	B2PS	<ul style="list-style-type: none"> <li>• TC12, TC13, TC18 - Contactless Tag 57 expiry date corrected</li> </ul>
10.00	June 25, 2019	B2PS	<ul style="list-style-type: none"> <li>• TC06 - Tag D1 currency conversion rates updated</li> <li>• Set renamed to "UAT USA EMV Test Card Set". Other than change listed this date, there are no other changes to cards</li> </ul>
11.00	June 26, 2020	B2PS	<ul style="list-style-type: none"> <li>• TC01, TC02, TC06, TC07, TC08, TC21 – updated cardstock support, where applicable "MasterCard"&gt;"Mastercard"</li> </ul>
12.00	March 16, 2021	B2PS	<ul style="list-style-type: none"> <li>• Mastercard cards change Expiry Date to 25/12</li> </ul>
12.10	March 19, 2021	B2PS	<ul style="list-style-type: none"> <li>• TC06 - Corrections to tags 8F, 90, 92</li> </ul>

Version	Date	Updated By	Revisions
12.11	September 7, 2021	B2PS	<ul style="list-style-type: none"> <li>• TC03 - Correction PAN in profile table</li> </ul>
13.00	November 26, 2021	B2PS	<ul style="list-style-type: none"> <li>• TC01-TC05, TC19 – Visa cards change Expiry Date to 24/12</li> <li>• TC01, TC06 – PAR (tag 9F 24) added</li> </ul>
13.10	January 6, 2022	B2PS	<ul style="list-style-type: none"> <li>• TC10 – service code corrected in Profile table (Documentation only)</li> </ul>
13.20	February 10, 2022	B2PS	<ul style="list-style-type: none"> <li>• TC04 – AID corrected in section 1.4.1 header (Documentation only)</li> </ul>
13.30	February 22, 2022	B2PS	<ul style="list-style-type: none"> <li>• TC19 – PAN corrected in Profile Table (Documentation only)</li> </ul>
14.00	August 8, 2022	B2PS	<ul style="list-style-type: none"> <li>• TC15-18 – Discover cards change Expiry Date to 05/26. New PANs assigned.</li> <li>• TC19 – DNA card. Support for new cardstock. No change to functionality</li> </ul>
15.00	October 25, 2022	B2PS	<ul style="list-style-type: none"> <li>• TC11– Interac card becomes DI, new BIN</li> <li>• Improved section titles reflect AID, card brand</li> </ul>
16.00	December 14, 2022	B2PS	<ul style="list-style-type: none"> <li>• TC16 – Tag 57 updated ('Final char is 'F')</li> </ul>
17.00	December 23, 2022	B2PS	<ul style="list-style-type: none"> <li>• TC12, TC13 – change cardstock – NO change to functionality</li> </ul>
18.00	March 15, 2023	B2PS	<ul style="list-style-type: none"> <li>• TC08, TC11 – change cardstock – NO change to functionality</li> <li>• TC12, TC13 – Clean-out non-applicable tags</li> <li>• TC21 – Becomes DI card</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 \*\*\***

**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
Type	Credit	Credit	Credit
Description	DI, Online Only	DI, Offline Capable	Signature, Online Only
AID	A0000000031010	A0000000031010	A0000000031010
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 <a href="#">Details</a>	Online PIN (ATM) Offline Plaintext PIN Signature No CVM required <a href="#">Details</a>	Online PIN (ATM) Online PIN (MCash) Signature <a href="#">Details</a>
Approval Amount	\$10.00	\$10.00	\$10.00
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
Card Version	v7.x	v7.x	v6.x

	Test Card 04	Test Card 05	Test Card 06
Brand	Visa	Visa	Mastercard
Type	Credit	Credit	Credit
Description	NO CVM	Fallback	DI, Online Only
AID	A0000000031010	-	A0000000041010
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 <a href="#">Details</a>	N/A <a href="#">Details</a>	Online PIN (ATM) Signature No CVM required <a href="#">Details</a>
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 Failure	Fallback
AID	A0000000041010	A0000000041010	-
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 <a href="#">Details</a>	Signature (paper) No CVM required <a href="#">Details</a>	N/A <a href="#">Details</a>
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	v8.x	v6.x

	Test Card 10	Test Card 11	Test Card 12
Brand	Mastercard	Interac	American Express
Type	Credit	Debit	Credit
Description	Empty Candidate List	Canadian Debit	DI, Online Only
AID	-	A0000002771010	A00000025010402
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 <a href="#">Details</a>	Offline Enciphered PIN Offline Plaintext PIN Online PIN <a href="#">Details</a>	Online PIN (ATM) Online PIN Signature (paper) No CVM required <a href="#">Details</a>
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	v7.x	v9.x

	Test Card 13	Test Card 14	Test Card 15
Brand	American Express	American Express	Discover
Type	Credit	Credit	Credit
Description	DI, Online Only	Fallback	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: <i>Terminal Supports CVM</i>	Online PIN (ATM) Signature (paper) Offline Plaintext PIN No CVM required <a href="#">Details</a>	N/A <a href="#">Details</a>	Online PIN Signature (paper) No CVM required <a href="#">Details</a>
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	v9.x	v6.x	v10.x

	Test Card 16	Test Card 17	Test Card 18
Brand	Discover	Discover	DNA
Type	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: <i>Terminal Supports CVM</i>	Online PIN (ATM) Offline Plaintext PIN No CVM required <a href="#">Details</a>	N/A <a href="#">Details</a>	Online PIN (ATM) Online PIN (MCash) Online PIN No CVM required <a href="#">Details</a>
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

	Test Card 19	Test Card 20	Test Card 21
<b>Brand</b>	Visa	Mastercard	Mastercard
<b>Type</b>	Debit	Debit	Credit
<b>Description.</b>	Visa Debit: <ul style="list-style-type: none"> <li>• U.S. Common Debit</li> <li>• Global Debit</li> </ul>	Mastercard Debit: <ul style="list-style-type: none"> <li>• U.S. Common Debit</li> <li>• Global Debit</li> </ul>	222360 BIN
<b>AID</b>	A00000980840, A00000031010	A00000042203, A00000041010	A0000000041010
<b>PAN</b>	4761 ***** 0135	5413 ***** 9130	2223 ***** 0329
<b>Expiry Date</b>	12/2024	12/2025	12/2025
<b>Service Code</b>	201	201	201
<b>Interface</b>	Contact, MSR	Contact, MSR	Contact, Contactless, MSR
<b>CVM (Contact) Default Condition: Terminal Supports CVM</b>	Online PIN (ATM) Online PIN (MCash) Signature (paper) Online PIN (CashB) Signature (paper) Online PIN No CVM required <a href="#">Details</a>	Online PIN (ATM) Signature (paper) Online PIN No CVM required <a href="#">Details</a>	Online PIN (ATM) Offline Enciphered PIN Offline Plaintext PIN Signature (paper) No CVM required <a href="#">Details</a>
<b>Approval Amount</b>	\$10.00	\$20.00	\$20
<b>Issuer Country Code</b>	840 - USA	840 - USA	840 - USA
<b>Application Currency Code</b>	840 - USD	840 - USD	840 - USD
<b>Language</b>	'en' - English	'en' - English	'en' - English
<b>Card Version</b>	v7.x	v6.x	v8.x

## 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)

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

## 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 A0000000031010, 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 A0000000041010, 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 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, 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 2<sup>nd</sup> 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	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)

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 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 A00000025010402, 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 A00000025010402, 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)**

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 A0000000031010, 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

### 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 Dual Interface (Contact / Contactless) 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

**1.21.2 Contactless: CVM List - AID A000000041010, Mastercard (PayPass)**

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