

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

Version 19.00

April 2023



To view *Technical* document online, scan QR Code below.



Disclaimer

Information provided in this document describes capabilities available at the time of developing and delivering this document and the associated test cards and information available from industry sources. This document is intended to be used as a guideline only and B2 Payment Solutions, Inc. and/or its affiliates accept no liability for any errors or omissions in this document and/or for any results of client's reliance thereon.

Copyright

© 2016 by B2 Payment Solutions, Inc. All rights reserved. All information and data contained herein and within the associated test cards is confidential and proprietary to B2 Payment Solutions. Such information shall not be disclosed, duplicated, reverse-engineered or used in part or in whole, for any purpose without prior written consent from B2 Payment Solutions, Inc. other than specific internal, non-commercial, non-assignable use in conjunction with the UAT USA EMV™ Test Card Set (21 cards) only.

Attribution

EMV™ is a trademark owned by EMVCo LLC.

All trademarked symbols seen below are registered trademarks of their respective organizations: American Express Company, Discover Financial Services, Interac Association, Debit Network Alliance LLC, Mastercard International Incorporated and Visa Inc.













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

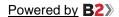
Version	Date	Updated By	Revisions
5.50	October 3, 2016	B2PS	Initial document release
5.60	Sept. 20, 2017	B2PS	TC15, TC16: Cards v6.0 have 2-byte Kernel ID
6.00	Dec. 20, 2017	B2PS	 TC05 - New version v6.0: Discretionary data updated (CVV) TC15, TC16 - Cards updated with increased contactless facility, '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, 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	 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 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
18.00	March 15, 2023	B2PS	TC08, TC11 – change cardstock – NO change to functionality TC12, TC13 – Clean-out non-applicable tags
			• TC21 – Becomes DI card
19.00	April 4, 2023	B2PS	TC 15, TC16 – Cashback support enabled

Table of Contents

Chapter 1 -	User Acceptance Test USA Test Card Set Profiles	4
1.1	Test Card 01 - Visa, DI, Credit, English, USA, USD	
	1.1.1 Contact: CVM List - AID A000000031010, Visa (EMV)	
1.2	Test Card 02 - Visa, DI, Credit, English, USA, USD	
	1.2.1 Contact: CVM List - AID A000000031010, Visa (EMV)	
1.3	Test Card 03 - Visa, Credit, English, USA, USD	
	1.3.1 Contact: CVM List - AID A000000031010, Visa (EMV)	
1.4	Test Card 04 - Visa, No CVM, English, USA, USD	
	1.4.1 Contact: CVM List - AID A000000031010, Visa (EMV)	
1.5	Test Card 05 - Visa, Technical Fallback Card	
1.6	Test Card 06 - Mastercard, DI, Credit, English, USA, USD	
	1.6.1 Contact: CVM List - AID A000000041010, Mastercard (EMV)	
	1.6.2 CTLS: CVM List - AID A0000000041010, Mastercard (PayPass)	
1.7	Test Card 07 - Mastercard International, DI, Credit, English, USA, USD	
	1.7.1 Contact: CVM List - AID A000000041010, Mastercard (EMV)	
	1.7.2 CTLS: CVM List - AID A0000000041010, Mastercard (PayPass)	
1.8	Test Card 08 - Mastercard, ARPC Failure, Credit, English, USA, USD	
	1.8.1 Contact: CVM List - AID A0000000041010, Mastercard (EMV)	
1.9	Test Card 09 - Mastercard, Technical Fallback Card	
1.10	Test Card 10 - Mastercard, MSR Fallback Card	. 11
1.11	Test Card 11 - Interac, DI, Debit, English, CAN, CAD	. 11
	1.11.1 Contact: CVM List - AID A0000002771010, Interac (EMV)	11
1.12	Test Card 12 - American Express, DI, Credit, English, USA, USD	. 11
	1.12.1 Contact: CVM List - AID A000000025010402, ExpressPay (EMV)	11
	1.12.2 CTLS: CVM List - AID A000000025010402, Amex (ExpressPay EMV)	11
1.13		
	1.13.1 Contact: CVM List - AID A00000025010402, Amex (EMV)	
	1.13.2 CTLS: CVM List - AID A000000025010402, Amex (ExpressPay EMV)	12
1.14	Test Card 14 - Amex Fallback Card	. 12
1.15	Test Card 15 - Discover, Credit, English, USA, USD	. 12
	1.15.1 Contact: CVM List - AID A0000001523010, Discover (EMV)	12
	1.15.2 CTLS: CVM List - AID A0000001523010, Discover (D-PAS EMV, Online)	
	1.15.3 CTLS: CVM List - AID A0000001523010, Discover (D-PAS EMV, Offline)	13
1.16	, , , ,	
	1.16.1 Contact: CVM List - AID A0000001523010, Discover (EMV)	
	1.16.2 CTLS: CVM List - AID A0000001523010, Discover (D-PAS EMV, Online)	
	1.16.3 CTLS: CVM List - AID A0000001523010, Discover (D-PAS EMV, Offline)	
1.17	Test Card 17 - Discover, Technical Fallback Card	
1.18	Test Card 18 - DNA, Debit, English, USA, USD	
	1.18.1 Contact: CVM List - AID A0000006200620, DNA (EMV)	14
1.19	· · · · · · · · · · · · · · · · · · ·	
	1.19.1 Contact: CVM List - AID A000000031010, Visa (EMV)	
	1.19.2 Contact: CVM List - AID A0000000980840, Visa (EMV)	15

1.20	Test Card 20	O - Mastercard, Dual AID, Debit, English, USA, USD	15
	1.20.1	Contact: CVM List - AID A000000041010, Mastercard (EMV)	15
	1.20.2	Contact: CVM List - AID A0000000042203, US Debit (EMV)	15
1.21	Test Card 21	1 - Mastercard, BIN '2', Credit, English, USA, USD	15
	1.21.1	Contact: CVM List - AID A000000041010, Mastercard (EMV)	15
		Contactless: CVM List - AID A000000041010, Mastercard (PavPass)	



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	840 - USA	
Application Currency Code 840 - USD 840 - US		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	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 N/A Details Details		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
Туре	Credit	dit Credit Credit	
Description	DI, Offline Capable	Offline Capable ARPC Failure Fallback	
AID	A000000041010	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	ine PIN (ATM) Enciphered PIN DE Plaintext PIN Signature CVM required Signature (paper) No CVM required Details	
Approval Amount	\$20.00	\$120.00	\$20.00
Issuer Country Code 840 - USA 840 - USA		840 - USA	-
Application Currency Code 840 - USD		840 - USD	-
Language 'en' - English '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
Туре	Credit	Debit	Credit
Description Empty Candidate List Canadian De		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 <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	v7.x	v9.x

	Test Card 13	Test Card 14	Test Card 15
Brand	American Express	American Express	Discover
Туре	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: Terminal Supports CVM	Online PIN (ATM) Signature (paper) Offline Plaintext PIN No CVM required Details	N/A <u>Details</u>	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	v9.x	v6.x	v11.x

	Test Card 16	Test Card 17	Test Card 18
Brand	Discover	Discover	DNA
Туре	Credit	Credit	Debit
Description.	DI, Online Only	DI, Online Only Fallback Debit N	
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 <u>Details</u>	nline PIN (ATM) line Plaintext PIN N/A o 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	v12.x	v7.x	v8.x

	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		
Expiry Date	12/2024	12/2025	12/2025
Service Code	201	201	201
Interface	Contact, MSR	Contact, MSR Contact, Contactless, 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
Card Version	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	

Page 9

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		

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)

Cardhol	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)

Cardho	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 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

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	