



**User Acceptance Test (UAT)
eftpos
EMV™ Test Card Set**

Version 1.00

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Powered by B2»

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CAUTION

Multiple consecutive incorrect PIN entry attempts may result in the card being blocked. This is known as being 'PIN Blocked'.

If this occurs, it will no longer be possible to enter an Offline PIN which will cause all future transactions to be declined.

***** It is not possible to unblock a 'PIN Blocked' card *****

Chapter 1 - UL UAT eftpos EMV Test Card Set Profiles

This UL UAT eftpos EMV Test Card Set contains 2 cards, each with content from each of the following two brands.



	Test Card 01	Test Card 02
Brand	eftpos, Mastercard	eftpos, Mastercard
Type	Debit	Debit
Description	eftpos + Mastercard, Contact	eftpos + Mastercard, Contact + Contactless
AIDs	A00000008410 A00000008420 A0000000041010	A00000038410 A00000038420 A0000000041010
PAN	4687 3801 0001 0006	4687 3801 0001 0006
Expiry Date	12/2022	12/2022
Service Code	201	201
Interface	Contact, MSR	Contact, Contactless, MSR
CVM	See card definition	See card definition
Approval Amount	\$20.00	\$20.00
Issuer Country Code	036 – AUS	036 – AUS
Application Currency Code	036 - AUD	036 - AUD
Language	'en' – English	'en' – English
Card Version	v2.0	v2.0



1.1 Test Card 01 – Mastercard, CO, Debit, English, AUS, AUD

A Contact-only Mastercard card with Issuer Country Code of ‘AUS’ and Currency Code of ‘AUD’.
The recommended transaction amount to generate a host approval is \$20.00.

1.1.1 Cardholder Verification Method List - AID A00000038410

Cardholder Verification Method List('0200 0000')			
CVM	Verification Method	Conditions	If unsuccessful
1	Online PIN	Always	Fail
2	Fail CVM Processing	Always	Fail

1.1.2 Application Tag data - eftpos Savings

* Tag value changes with card usage

Tag	Element name	Data	v2.0
50	Application Label	65 66 74 70 6F 73 20 53 41 56 49 4E 47 53 20 20 - 'eftpos SAVINGS'	
57	Track 2 Equivalent Data	46 87 38 01 00 01 00 06 D2 21 22 01 13 20 00 00 00 0F	
5A	Application Primary Account Number (PAN)	46 87 38 01 00 01 00 06	
5F 20	Cardholder Name	55 41 54 20 65 66 74 70 6F 73 2F 54 65 73 74 20 43 61 72 64 20 30 31 20 20 20 - 'UAT eftposTest Card 01'	
5F 24	Application Expiration Date	22 12 31	
5F 25	Application Effective Date	xx xx xx	
5F 28	Issuer Country Code	00 36 - AUS	
5F 2D	Language Preference	65 6E - 'en' (English)	
5F 30	Service Code	02 01	
5F 34	Application PAN Sequence Number	01	
82	Application Interchange Profile [PURE]	18 00 BYTE 1: b7 - Offline SDA NOT supported b6 - Offline DDA NOT supported b5 - Cardholder verification supported b4 - Terminal risk mgmt to be performed b3 - Issuer authentication NOT supported using External Auth command b1 - Combined DDA / GEN AC NOT supported	
84	Dedicated File (DF) Name	A0 00 00 03 84 10	
87	Application Priority Indicator	01	
8C	Card Risk Management Data Object List 1 (CDOL1)	9F 02 06 9F 03 06 9F 1A 02 95 05 5F 2A 02 9A 03 9C 01 9F 37 04 9F 35 01 9F 34 03	
8D	Card Risk Management Data Object List 2 (CDOL2)	91 08 8A 02 95 05 9F 37 04	
8E	Cardholder Verification Method (CVM) List	00 00 00 00 00 00 00 00 02 00 00 00 00 00	
94	Application File Locator (AFL)	08 01 01 01 10 01 02 00	
9F 07	Application Usage Control	29 00 BYTE 1: b8 - Domestic cash transactions NOT valid b7 - Int'l cash transactions NOT valid b2 - ATMs NOT valid BYTE 2: b8 - Domestic cashback NOT allowed b7 - International cashback NOT allowed	
9F 08	Application Version Number	01 00	
9F 0D	Issuer Action Code - Default	B8 40 94 08 00	



Tag	Element name	Data	v2.0
9F 0E	Issuer Action Code - Denial	04 10 08 00 00	
9F 0F	Issuer Action Code - Online	B8 60 D4 98 00	
9F 10	Issuer Application Data [PURE]	0F A5 01 A2 F0 F9 02 00 00 00 00 00 00 00 00 00 0F 20 00 00 00 00 00 00 00 00 00 00 00 00 00 00	
9F 11	Issuer Code Table Index	01	
9F 12	Application Preferred Name	65 66 74 70 6F 73 20 53 61 76 69 6E 67 73 20 20 - 'eftpos Savings'	
9F 17	Personal Identification Number (PIN) Try Counter	0F	
9F 26	Application Cryptogram (AC)	xx xx xx xx xx xx xx xx *	
9F 27	Cryptogram Information Data (CID)	80	
9F 36	Application Transaction Counter (ATC)	xx xx *	
9F 38	Processing Options Data Object List (PDOL)	9F 03 06 5F 2A 02 9C 01 9F 35 01 9F 33 03 9F 15 02	
9F 42	Application Currency Code	00 36 - AUD	
9F 44	Application Currency Exponent	02	
9F 4A	Static Data Authentication Tag List	82	
9F 4D	Transaction Log Entry	0B 0A	
9F 4F	Transaction Log Format	9F 02 06 5F 2A 02 9A 03 9F 36 02 9F 34 03 9F 52 05 9F 1A 02 95 05 9C 01 8A 02	
9F 50	COTA Offline balance [PURE]	00 00 00 00 00 00	
9F 7E	Issuer Life Cycle Data [PURE]	02 20 30 31 35 33 DF 42 04 03 00 20 90 20 20 20 20 20 20 20 20	
BF 20	Profile Resource Object (PRO) for profile 0 [PURE]	82 02 18 00 D8 0A 08 01 01 01 80 10 01 02 00 80 DF 13 01 00 DF 14 06 00 00 00 00 00 00 DF 15 03 00 00 00 DF 16 03 00 5E 04 DF 17 03 33 FE 0E DF 18 06 00 00 00 00 00 00 DF 19 06 00 00 00 00 00 00 DF 1A 06 00 00 00 00 00 00 DF 1B 01 00 DF 1C 01 00 DF 1D 0B DF 13 01 DF 14 06 D0 01 DF 01 01	
BF 21	Profile Resource Object (PRO) for profile 1 [PURE]	82 02 18 00 D8 0A 08 01 01 01 80 18 01 02 00 80 DF 13 01 00 DF 14 06 00 00 00 00 00 00 DF 15 03 00 00 00 DF 16 03 31 5E 0F DF 17 03 33 FE 0E DF 18 06 00 00 00 00 00 00 DF 19 06 00 00 00 00 00 00 DF 1A 06 00 00 00 00 00 00 DF 1B 01 00 DF 1C 01 00 DF 1D 0B DF 13 01 DF 14 06 D0 01 DF 01 01	
BF 2E	Profile Resource Object (PRO) for profile 14 [PURE]	82 02 18 00 D8 0A 08 01 01 01 80 20 01 02 00 80 DF 13 01 00 DF 14 06 00 00 00 00 00 00 DF 15 03 00 00 00 DF 16 03 06 50 00 DF 17 03 06 FB 00 DF 18 06 00 00 00 00 00 00 DF 19 06 00 00 00 00 00 00 DF 1A 06 00 00 00 00 00 00 DF 1B 01 00 DF 1C 01 00 DF 1D 02 D0 01	
C1	Application Control [PURE]	0E C0 0E 00	
C3	Application Verification Result (AVR) [PURE]	00 80 03 00 00	
C3	Application Verification Result (AVR) [PURE]	00 80 01 00 00	
C4	Default Contact Profile [PURE]	00	
CB	CRM Country Code [PURE]	00 36 - AUS	
CD	CRM Currency Code [PURE]	00 36 - AUD	
D0	Current Profile Information [PURE]	20	



Tag	Element name	Data	v2.0
D8	Consolidated Application File Locator (CAFL) [PURE]	08 01 01 01 80 10 01 02 00 80	
DF 01	PURE Proprietary Data Element 1	00	
DF 02	PURE Proprietary Data Element 2	FF FF FF FF FF FF FF FF 11 22 33 44 55	
DF 10	Profile Selection Table (PST) [PURE]	0A 0A 01 4E 00 00 10 80 10 02 FF 02 0A 02 80 00 00 10 10 C7 02 FF 01 14 03 13 00 01 62 10 45 02 FF FF FF FF FF FF 00 00 00 00 10 00 0A 04 13 00 12 10 10 80 02 40 40 0B 05 12 00 09 10 80 10 03 FF 01 09 0A 06 12 00 10 10 80 00 02 FF 14 14 07 11 00 01 62 80 10 02 FF FF FF FF FF FF 00 00 00 00 00 00 0B 08 11 00 09 10 80 10 03 FF 01 09 0A 08 11 00 0A 10 80 10 02 FF 14 0A 09 4E 00 00 10 80 00 02 FF 02	
DF 11	Currency Conversion Code 1 [PURE]	00 36 00 00 00	
DF 12	Currency Conversion Code 2 [PURE]	00 36 00 00 00	
DF 13	Consecutive Offline Transactions Counter (COTN) [PURE]	00	
DF 14	Cumulative Offline Transaction Amount Counter (COTA) [PURE]	00 00 00 00 00 00	
DF 15	Card Issuer Action Code - Denial [PURE]	00 00 00	
DF 16	Card Issuer Action Code - Default [PURE]	00 5E 04	
DF 17	Card Issuer Action Code - Online [PURE]	33 FE 0E	
DF 18	Lower Cumulative Offline Transaction Amount (LCOTA) [PURE]	00 00 00 00 00 00	
DF 19	Upper Cumulative Offline Transaction Amount (UCOTA) [PURE]	00 00 00 00 00 00	
DF 1A	Maximum Single Transaction Amount Limit (MTAL) [PURE]	00 00 00 00 00 00	
DF 1B	Lower Consecutive Offline Transaction Limit (LCOL) [PURE]	00	
DF 1C	Upper Consecutive Offline Transaction Limit (UCOL) [PURE]	00	
DF 1D	Issuer Application Data Object List (IADOL) [PURE]	DF 13 01 DF 14 06 D0 01 DF 01 01	

1.1.3 Cardholder Verification Method List - AID A0000038420

Cardholder Verification Method List('0200 0000')			
CVM	Verification Method	Conditions	If unsuccessful
1	Online PIN	Always	Fail
2	Fail CVM Processing	Always	Fail

1.1.4 Application Tag data - eftpos Cheque

* Tag value changes with card usage

Tag	Element name	Data	v2.0
50	Application Label	65 66 74 70 6F 73 20 43 48 45 51 55 45 20 20 20 - 'eftpos CHEQUE'	
57	Track 2 Equivalent Data	46 87 38 01 00 01 00 06 D2 21 22 01 13 20 00 00 00 0F	



Tag	Element name	Data	v2.0
5A	Application Primary Account Number (PAN)	46 87 38 01 00 01 00 06	
5F 20	Cardholder Name	55 41 54 20 65 66 74 70 6F 73 2F 54 65 73 74 20 43 61 72 64 20 30 31 20 20 20 - 'UAT eftposTest Card 01'	
5F 24	Application Expiration Date	22 12 31	
5F 25	Application Effective Date	xx xx xx	
5F 28	Issuer Country Code	00 36 - AUS	
5F 2D	Language Preference	65 6E - 'en' (English)	
5F 30	Service Code	02 01	
5F 34	Application PAN Sequence Number	01	
82	Application Interchange Profile [PURE]	18 00 BYTE 1: b7 - Offline SDA NOT supported b6 - Offline DDA NOT supported b5 - Cardholder verification supported b4 - Terminal risk mgmt to be performed b3 - Issuer authentication NOT supported using External Auth command b1 - Combined DDA / GEN AC NOT supported	
84	Dedicated File (DF) Name	A0 00 00 03 84 20	
87	Application Priority Indicator	02	
8C	Card Risk Management Data Object List 1 (CDOL1)	9F 02 06 9F 03 06 9F 1A 02 95 05 5F 2A 02 9A 03 9C 01 9F 37 04 9F 35 01 9F 34 03	
8D	Card Risk Management Data Object List 2 (CDOL2)	91 08 8A 02 95 05 9F 37 04	
8E	Cardholder Verification Method (CVM) List	00 00 00 00 00 00 00 00 02 00 00 00 00 00	
94	Application File Locator (AFL)	08 01 01 01 10 01 02 00	
9F 07	Application Usage Control	29 00 BYTE 1: b8 - Domestic cash transactions NOT valid b7 - Int'l cash transactions NOT valid b2 - ATMs NOT valid BYTE 2: b8 - Domestic cashback NOT allowed b7 - International cashback NOT allowed	
9F 08	Application Version Number	01 00	
9F 0D	Issuer Action Code - Default	B8 40 94 08 00	
9F 0E	Issuer Action Code - Denial	04 10 08 00 00	
9F 0F	Issuer Action Code - Online	B8 60 D4 98 00	
9F 10	Issuer Application Data [PURE]	0F A5 01 A2 F0 F9 02 00 00 00 00 00 00 00 00 00 0F 20 00 00 00 00 00 00 00 00 00 00 00 00 00 00	
9F 11	Issuer Code Table Index	01	
9F 12	Application Preferred Name	65 66 74 70 6F 73 20 43 68 65 71 75 65 20 20 20 - 'eftpos Cheque'	
9F 17	Personal Identification Number (PIN) Try Counter	0F	
9F 26	Application Cryptogram (AC)	xx xx xx xx xx xx xx xx *	
9F 27	Cryptogram Information Data (CID)	80	
9F 36	Application Transaction Counter (ATC)	xx xx *	
9F 38	Processing Options Data Object List (PDOL)	9F 03 06 5F 2A 02 9C 01 9F 35 01 9F 33 03 9F 15 02	
9F 42	Application Currency Code	00 36 - AUD	
9F 44	Application Currency Exponent	02	
9F 4A	Static Data Authentication Tag List	82	
9F 4D	Transaction Log Entry	0B 0A	



Tag	Element name	Data	v2.0
9F 4F	Transaction Log Format	9F 02 06 5F 2A 02 9A 03 9F 36 02 9F 34 03 9F 52 05 9F 1A 02 95 05 9C 01 8A 02	
9F 50	COTA Offline balance [PURE]	00 00 00 00 00 00	
9F 7E	Issuer Life Cycle Data [PURE]	02 20 30 31 35 33 DF 42 04 03 00 20 90 20 20 20 20 20 20 20 20 20	
BF 20	Profile Resource Object (PRO) for profile 0 [PURE]	82 02 18 00 D8 0A 08 01 01 01 80 10 01 02 00 80 DF 13 01 00 DF 14 06 00 00 00 00 00 00 DF 15 03 00 00 00 DF 16 03 00 5E 04 DF 17 03 33 FE 0E DF 18 06 00 00 00 00 00 00 DF 19 06 00 00 00 00 00 00 DF 1A 06 00 00 00 00 00 00 DF 1B 01 00 DF 1C 01 00 DF 1D 0B DF 13 01 DF 14 06 D0 01 DF 01 01	
BF 21	Profile Resource Object (PRO) for profile 1 [PURE]	82 02 18 00 D8 0A 08 01 01 01 80 18 01 02 00 80 DF 13 01 00 DF 14 06 00 00 00 00 00 00 DF 15 03 00 00 00 DF 16 03 31 5E 0F DF 17 03 33 FE 0E DF 18 06 00 00 00 00 00 00 DF 19 06 00 00 00 00 00 00 DF 1A 06 00 00 00 00 00 00 DF 1B 01 00 DF 1C 01 00 DF 1D 0B DF 13 01 DF 14 06 D0 01 DF 01 01	
BF 2E	Profile Resource Object (PRO) for profile 14 [PURE]	82 02 18 00 D8 0A 08 01 01 01 80 20 01 02 00 80 DF 13 01 00 DF 14 06 00 00 00 00 00 00 DF 15 03 00 00 00 DF 16 03 06 50 00 DF 17 03 06 FB 00 DF 18 06 00 00 00 00 00 00 DF 19 06 00 00 00 00 00 00 DF 1A 06 00 00 00 00 00 00 DF 1B 01 00 DF 1C 01 00 DF 1D 02 D0 01	
C1	Application Control [PURE]	0E C0 0E 00	
C3	Application Verification Result (AVR) [PURE]	00 80 03 00 00	
C3	Application Verification Result (AVR) [PURE]	00 80 01 00 00	
C4	Default Contact Profile [PURE]	00	
CB	CRM Country Code [PURE]	00 36 - AUS	
CD	CRM Currency Code [PURE]	00 36 - AUD	
D0	Current Profile Information [PURE]	20	
D8	Consolidated Application File Locator (CAFL) [PURE]	08 01 01 01 80 10 01 02 00 80	
DF 01	PURE Proprietary Data Element 1	00	
DF 02	PURE Proprietary Data Element 2	FF FF FF FF FF FF FF FF 11 22 33 44 55	
DF 10	Profile Selection Table (PST) [PURE]	0A 0A 01 4E 00 00 10 80 10 02 FF 02 0A 02 80 00 00 10 10 C7 02 FF 01 14 03 13 00 01 62 10 45 02 FF FF FF FF FF FF 00 00 00 00 10 00 0A 04 13 00 12 10 10 80 02 40 40 0B 05 12 00 09 10 80 10 03 FF 01 09 0A 06 12 00 10 10 80 00 02 FF 14 14 07 11 00 01 62 80 10 02 FF FF FF FF FF FF 00 00 00 00 00 00 0B 08 11 00 09 10 80 10 03 FF 01 09 0A 08 11 00 0A 10 80 10 02 FF 14 0A 09 4E 00 00 10 80 00 02 FF 02	
DF 11	Currency Conversion Code 1 [PURE]	00 36 00 00 00	
DF 12	Currency Conversion Code 2 [PURE]	00 36 00 00 00	
DF 13	Consecutive Offline Transactions Counter (COTN) [PURE]	00	



Tag	Element name	Data	v2.0
DF 14	Cumulative Offline Transaction Amount Counter (COTA) [PURE]	00 00 00 00 00 00	
DF 15	Card Issuer Action Code - Denial [PURE]	00 00 00	
DF 16	Card Issuer Action Code - Default [PURE]	00 5E 04	
DF 17	Card Issuer Action Code - Online [PURE]	33 FE 0E	
DF 18	Lower Cumulative Offline Transaction Amount (LCOTA) [PURE]	00 00 00 00 00 00	
DF 19	Upper Cumulative Offline Transaction Amount (UCOTA) [PURE]	00 00 00 00 00 00	
DF 1A	Maximum Single Transaction Amount Limit (MTAL) [PURE]	00 00 00 00 00 00	
DF 1B	Lower Consecutive Offline Transaction Limit (LCOL) [PURE]	00	
DF 1C	Upper Consecutive Offline Transaction Limit (UCOL) [PURE]	00	
DF 1D	Issuer Application Data Object List (IADOL) [PURE]	DF 13 01 DF 14 06 D0 01 DF 01 01	

1.1.5 Cardholder Verification Method List - AID A0000041010

Cardholder Verification Method List('4203 1E03 1F03 0000')			
CVM	Verification Method	Conditions	If unsuccessful
1	Online PIN	Terminal supports CVM type	Next CVM
2	Signature (paper)	Terminal supports CVM type	Fail
3	No CVM required	Terminal supports CVM type	Fail
4	Fail CVM Processing	Always	Fail

1.1.6 Application Tag data - Debit Mastercard

* Tag value changes with card usage

Tag	Element name	Data	v2.0
50	Application Label	44 45 42 49 54 20 4D 41 53 54 45 52 43 41 52 44 - 'DEBIT MASTERCARD'	
57	Track 2 Equivalent Data	54 13 33 00 89 02 00 11 D2 21 22 01 13 20 00 00 00 0F	
5A	Application Primary Account Number (PAN)	54 13 33 00 89 02 00 11	
5F 20	Cardholder Name	55 41 54 20 65 66 74 70 6F 73 2F 54 65 73 74 20 43 61 72 64 20 30 31 20 20 20 - 'UAT eftposTest Card 01'	
5F 24	Application Expiration Date	22 12 31	
5F 25	Application Effective Date	xx xx xx	
5F 28	Issuer Country Code	00 36 - AUS	
5F 2D	Language Preference	65 6E - 'en' (English)	
5F 30	Service Code	02 01	
5F 34	Application PAN Sequence Number	01	



Tag	Element name	Data	v2.0
82	Application Interchange Profile	18 00 BYTE 1: b7 - Offline SDA NOT supported b6 - Offline DDA NOT supported b5 - Cardholder verification supported b4 - Terminal risk mgmt to be performed b3 - Issuer authentication NOT supported using External Auth command b2 - On device Cardholder verification NOT supported b1 - Combined DDA / GEN AC NOT supported BYTE 2: b8 - EMV mode NOT supported	
84	Dedicated File (DF) Name	A0 00 00 00 04 10 10	
87	Application Priority Indicator	03	
8C	Card Risk Management Data Object List 1 (CDOL1)	9F 02 06 9F 03 06 9F 1A 02 95 05 5F 2A 02 9A 03 9C 01 9F 37 04 9F 35 01 9F 45 02 9F 4C 08 9F 34 03 9F 21 03 9F 7C 14	
8D	Card Risk Management Data Object List 2 (CDOL2)	91 0A 8A 02 95 05 9F 37 04 9F 4C 08	
8E	Cardholder Verification Method (CVM) List	00 00 00 00 00 00 00 00 00 42 03 1E 03 1F 03 00 00 00 00 00 00	
94	Application File Locator (AFL)	08 01 02 00	
94	Application File Locator (AFL)	08 01 02 00	
9F 07	Application Usage Control	FF C0 BYTE 1: b8 - Domestic cash transactions valid b7 - Int'l cash transactions valid b2 - ATMs valid BYTE 2: b8 - Domestic cashback allowed b7 - International cashback allowed	
9F 08	Application Version Number	00 02	
9F 0D	Issuer Action Code - Default	B0 50 9C 88 00	
9F 0E	Issuer Action Code - Denial	00 00 00 00 00	
9F 0F	Issuer Action Code - Online	B0 70 9C 98 00	
9F 10	Issuer Application Data [M/Chip Advance]	01 10 A0 00 01 24 00 00 01 02 00 00 00 00 00 00 00 FF	
9F 11	Issuer Code Table Index	01	
9F 12	Application Preferred Name	44 65 62 69 74 20 4D 61 73 74 65 72 63 61 72 64 - 'Debit Mastercard'	
9F 14	Counter 1 Lower Limit [Mastercard]	00	
9F 17	Personal Identification Number (PIN) Try Counter	01	
9F 23	Counter 1 Upper Limit [Mastercard]	00	
9F 26	Application Cryptogram (AC)	xx xx xx xx xx xx xx xx *	
9F 27	Cryptogram Information Data (CID)	80	
9F 36	Application Transaction Counter (ATC)	xx xx *	
9F 42	Application Currency Code	00 36 - AUD	
9F 44	Application Currency Exponent	02	
9F 4D	Transaction Log Entry	0B 0A	
9F 4F	Transaction Log Format	9F 27 01 9F 02 06 5F 2A 02 9A 03 9F 36 02 9F 52 06 DF 3E 01 9F 21 03 9F 7C 14	
9F 7E	Application Life Cycle Data [Mastercard]	04 10 0B 14 00 01 00 00 50 17 79 00 A0 00 00 00 04 10 10 00 00 00 00 00 00 00 00 00 00 80 00 88 01 06 A5 5A 00 00 00 00 00 00 00 00 00 00 00 00	



Tag	Element name	Data	v2.0
C3	Card Issuer Action Code (Contact) - Decline [M/Chip Advance]	00 00 00	
C4	Card Issuer Action Code (Contact) - Default [M/Chip Advance]	06 50 00	
C5	Card Issuer Action Code (Contact) - Online [M/Chip Advance]	06 00 00	
C6	PIN Try Limit [M/Chip Advance]	01	
C7	CDOL1 Related Data Length [Mastercard]	42	
C8	CRM Country Code [Mastercard]	00 36 - AUS	
C9	Accumulator 1 Currency Code [Mastercard]	00 36 - AUD	
CA	Accumulator 1 Lower Limit [Mastercard]	00 00 00 00 00 00	
CB	Accumulator 1 Upper Limit [Mastercard]	00 00 00 00 00 00	
CD	Card Issuer Action Code (Contactless) - Default [M/Chip Advance]	00 00 00	
CE	Card Issuer Action Code (Contactless) - Online [M/Chip Advance]	00 00 00	
CF	Card Issuer Action Code (Contactless) - Decline [M/Chip Advance]	00 00 00	
D1	Accumulator 1 Currency Conversion Table [Mastercard]	00 36 00 00 00 00 00 36 00 00 00 00 36 00 00 00 00 36 00 00 00 00 36 00 00 00	
D3	Additional Check Table [Mastercard]	00 00 00 FF FF FF FF FF FF FF FF FF FF FF FF FF FF FF	
D5	Application Control [M/Chip Advance]	80 00 80 00 C6 02	
D6	Default ARPC Response Code [M/Chip Advance]	00 10	
D7	Application Control [M/Chip Advance]	00 00 00 00 00 00	
D9	Application File Locator (Contactless)		
DE	Log Data Table [M/Chip Advance]	00 00 00 00 00 00 00 00 00 00	
DF 02	Security Limits Status (Contact) [M/Chip Advance]	00	
DF 11	Accumulator 1 Control (Contact) [M/Chip Advance]	C1	
DF 12	Accumulator 1 Control (Contactless) [M/Chip Advance]	00	
DF 14	Accumulator 2 Control (Contact) [M/Chip Advance]	00	
DF 15	Accumulator 2 Control (Contactless) [M/Chip Advance]	00	
DF 16	Accumulator 2 Currency Code [Mastercard]	09 99	
DF 17	Accumulator 2 Currency Conversion Table [Mastercard]	09 99 00 00 00 09 99 00 00 00 09 99 00 00 00 09 99 00 00 00 09 99 00 00 00	
DF 18	Accumulator 2 Lower Limit [Mastercard]	00 00 00 00 00 00	
DF 19	Accumulator 2 Upper Limit [Mastercard]	00 00 00 00 00 00	
DF 1A	Counter 1 Control (Contact) [M/Chip Advance]	C1	
DF 1B	Counter 1 Control (Contactless) [M/Chip Advance]	00	
DF 1D	Counter 2 Control (Contact) [M/Chip Advance]	00	
DF 1E	Counter 2 Control (Contactless) [M/Chip Advance]	00	
DF 1F	Counter 2 Lower Limit [Mastercard]	00	



Tag	Element name	Data	v2.0
DF 21	Counter 2 Upper Limit [Mastercard]	00	
DF 22	MTA CVM (Contact) [M/Chip Advance]	00 00 00 00 00 00	
DF 23	MTA CVM (Contactless) [M/Chip Advance]	00 00 00 00 00 00	
DF 24	MTA Currency Code [M/Chip Advance]	00 36 - AUD	
DF 25	MTA NoCVM (Contact) [M/Chip Advance]	00 00 00 00 00 00	
DF 26	MTA NoCVM (Contactless) [M/Chip Advance]	00 00 00 00 00 00	
DF 27	Number Of Days Offline Limit [M/Chip Advance]	00 00	
DF 28	Accumulator 1 CVR Dependency Data (Contact) [M/Chip Advance]	00 00 00	
DF 29	Accumulator 1 CVR Dependency Data (Contactless) [M/Chip Advance]	00 00 00	
DF 2A	Accumulator 2 CVR Dependency Data (Contact) [M/Chip Advance]	00 00 00	
DF 2B	Accumulator 2 CVR Dependency Data (Contactless) [M/Chip Advance]	00 00 00	
DF 2C	Counter 1 CVR Dependency Data (Contact) [M/Chip Advance]	00 00 00	
DF 2D	Counter 1 CVR Dependency Data (Contactless) [M/Chip Advance]	00 00 00	
DF 2E	Counter 2 CVR Dependency Data (Contact) [M/Chip Advance]	00 00 00	
DF 2F	Counter 2 CVR Dependency Data (Contactless) [M/Chip Advance]	00 00 00	
DF 30	Interface Enabling Switch [M/Chip Advance]	01	
DF 35	Security Limits Status (Contactless) [M/Chip Advance]	00	
DF 37	Security Limits Status Common [M/Chip Advance]	00	
DF 3C	CVR Issuer Discretionary Data (Contact) [M/Chip Advance]	00	
DF 3D	CVR Issuer Discretionary Data (Contactless) [M/Chip Advance]	00	
DF 3F	Read Record Filter (Contact) [M/Chip Advance]	00	
DF 40	Read Record Filter (Contactless) [M/Chip Advance]	00	
DF 41	DS Management Control [M/Chip Advance]	20	



1.2 Test Card 02 – Mastercard, DI, Debit, English, AUS, AUD

A Dual Interface Mastercard card with Issuer Country Code of ‘AUS’ and Currency Code of ‘AUD’.

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

1.2.1 Cardholder Verification Method List (Contact) - AID A00000038410

Cardholder Verification Method List('0200 0000')			
CVM	Verification Method	Conditions	If unsuccessful
1	Online PIN	Always	Fail
2	Fail CVM Processing	Always	Fail

1.2.2 Application Tag data (Contact) - eftpos Savings

* Tag value changes with card usage

Tag	Element name	Data	v2.0
50	Application Label	65 66 74 70 6F 73 20 53 41 56 49 4E 47 53 20 20 - 'eftpos SAVINGS'	
57	Track 2 Equivalent Data	46 87 38 01 00 01 00 06 D2 21 22 01 13 20 00 00 00 0F	
5A	Application Primary Account Number (PAN)	46 87 38 01 00 01 00 06	
5F 20	Cardholder Name	45 46 54 50 4F 53 2F 44 49 20 52 65 66 65 72 65 6E 63 65 20 43 41 52 44 20 31 - 'EFTPOS/DI Reference CARD 1'	
5F 24	Application Expiration Date	22 12 31	
5F 25	Application Effective Date	xx xx xx	
5F 28	Issuer Country Code	00 36 - AUS	
5F 2D	Language Preference	65 6E - 'en' (English)	
5F 30	Service Code	02 01	
5F 34	Application PAN Sequence Number	01	
82	Application Interchange Profile [PURE]	18 00 BYTE 1: b7 - Offline SDA NOT supported b6 - Offline DDA NOT supported b5 - Cardholder verification supported b4 - Terminal risk mgmt to be performed b3 - Issuer authentication NOT supported using External Auth command b1 - Combined DDA / GEN AC NOT supported	
84	Dedicated File (DF) Name	A0 00 00 03 84 10	
87	Application Priority Indicator	02	
8C	Card Risk Management Data Object List 1 (CDOL1)	9F 02 06 9F 03 06 9F 1A 02 95 05 5F 2A 02 9A 03 9C 01 9F 37 04 9F 35 01 9F 34 03	
8D	Card Risk Management Data Object List 2 (CDOL2)	91 08 8A 02 95 05 9F 37 04	
8E	Cardholder Verification Method (CVM) List	00 00 00 00 00 00 00 00 02 00 00 00 00 00	
94	Application File Locator (AFL)	08 01 01 01 08 02 02 00 10 01 02 00	
9F 07	Application Usage Control	29 00 BYTE 1: b8 - Domestic cash transactions NOT valid b7 - Int'l cash transactions NOT valid b2 - ATMs NOT valid BYTE 2: b8 - Domestic cashback NOT allowed b7 - International cashback NOT allowed	
9F 08	Application Version Number	01 00	



Tag	Element name	Data	v2.0
9F 0D	Issuer Action Code - Default	B8 60 94 98 00	
9F 0E	Issuer Action Code - Denial	04 10 08 00 00	
9F 0F	Issuer Action Code - Online	B8 60 F4 98 00	
9F 10	Issuer Application Data [PURE]	0F A5 01 A0 30 F9 02 00 00 00 00 00 00 00 00 00 0F 10 00 00 00 00 00 00 00 00 00 00 00 00 00 00	
9F 11	Issuer Code Table Index	01	
9F 12	Application Preferred Name	65 66 74 70 6F 73 20 53 61 76 69 6E 67 73 20 20 - 'eftpos Savings'	
9F 17	Personal Identification Number (PIN) Try Counter	03	
9F 26	Application Cryptogram (AC)	xx xx xx xx xx xx xx xx *	
9F 27	Cryptogram Information Data (CID)	80	
9F 36	Application Transaction Counter (ATC)	xx xx *	
9F 38	Processing Options Data Object List (PDOL)	9F 03 06 5F 2A 02 9C 01 9F 35 01 9F 33 03 9F 15 02	
9F 42	Application Currency Code	00 36 - AUD	
9F 44	Application Currency Exponent	02	
9F 4A	Static Data Authentication Tag List	82	
9F 4D	Transaction Log Entry	0B 0C	
9F 4F	Transaction Log Format	9F 02 06 5F 2A 02 9A 03 9F 36 02 9F 34 03 9F 52 05 9F 1A 02 95 05 9C 01 8A 02	
9F 50	COTA Offline balance [PURE]	00 00 00 00 00 00	
9F 7E	Issuer Life Cycle Data [PURE]	02 20 20 20 20 20 20 20 20 20 20 20 20 50 4C 41 2D 31 36 30 35 2D 43 54 43 30 33 20 30 31 35 33 03 02 32 95 20 20 20 20 20 20 20 20 20 20 20 20	
BF 20	Profile Resource Object (PRO) for profile 0 [PURE]	82 02 18 00 D8 0F 08 01 01 01 C0 08 02 02 00 80 10 01 02 00 80 DF 13 01 00 DF 14 06 00 00 00 00 00 00 DF 20 03 00 00 00 DF 15 03 00 00 00 DF 16 03 00 5E 04 DF 17 03 31 FE 0E DF 18 06 00 00 00 00 00 00 DF 19 06 00 00 00 00 00 00 DF 1A 06 00 00 00 00 00 00 DF 1B 01 00 DF 1C 01 00 DF 1D 0B DF 13 01 DF 14 06 D0 01 DF 01 01	
BF 21	Profile Resource Object (PRO) for profile 1 [PURE]	82 02 18 00 D8 0F 08 01 01 01 C0 08 02 02 00 80 18 01 02 00 80 DF 13 01 00 DF 14 06 00 00 00 00 00 00 DF 20 03 00 00 00 DF 15 03 00 00 00 DF 16 03 31 5E 0F DF 17 03 31 FE 0E DF 18 06 00 00 00 00 00 00 DF 19 06 00 00 00 00 00 00 DF 1A 06 00 00 00 00 00 00 DF 1B 01 00 DF 1C 01 00 DF 1D 0B DF 13 01 DF 14 06 D0 01 DF 01 01	
BF 22	Profile Resource Object (PRO) for profile 2 [PURE]	82 02 18 00 D8 0F 08 01 01 01 C0 08 03 03 00 40 28 01 01 00 40 DF 13 01 00 DF 14 06 00 00 00 00 00 00 DF 20 03 00 00 00 DF 15 03 00 00 00 DF 16 03 00 00 00 DF 17 03 31 5A 0E DF 18 06 00 00 00 00 00 00 DF 19 06 00 00 00 00 00 00 DF 1A 06 00 00 00 00 00 00 DF 1B 01 00 DF 1C 01 00 DF 1D 0B DF 13 01 DF 14 06 D0 01 DF 01 01	



Tag	Element name	Data	v2.0
BF 23	Profile Resource Object (PRO) for profile 3 [PURE]	82 02 18 00 D8 0F 08 01 01 01 C0 08 03 03 00 40 28 02 02 00 40 DF 13 01 00 DF 14 06 00 00 00 00 00 DF 20 03 00 00 00 DF 15 03 00 00 00 DF 16 03 00 00 00 DF 17 03 00 00 00 DF 18 06 00 00 00 00 00 00 DF 19 06 00 00 00 00 00 00 DF 1A 06 00 00 00 00 00 00 DF 1B 01 00 DF 1C 01 03 DF 1D 0B DF 13 01 DF 14 06 D0 01 DF 01 01	
BF 2E	Profile Resource Object (PRO) for profile 14 [PURE]	82 02 18 00 D8 19 08 01 01 01 C0 08 02 02 00 80 08 03 03 00 40 20 01 02 00 80 28 04 04 00 40 DF 13 01 00 DF 14 06 00 00 00 00 00 DF 20 03 00 00 00 DF 15 03 00 00 00 DF 16 03 00 00 00 DF 17 03 31 5A 0E DF 18 06 00 00 00 00 00 DF 19 06 00 00 00 00 00 00 DF 1A 06 00 00 00 00 00 DF 1B 01 00 DF 1C 01 00 DF 1D 08 DF 13 01 DF 14 06 D0 01	
C1	Application Control [PURE]	1E C0 0E 00	
C3	Application Verification Result (AVR) [PURE]	00 80 01 00 00	
C3	Application Verification Result (AVR) [PURE]	00 80 01 00 00	
C4	Default Contact Profile [PURE]	00	
C8	Default Terminal Transaction Processing Information (DTTPI) [PURE]	30 00 00 00 98	
C9	Application Contactless Usage [PURE]	01	
CB	CRM Country Code [PURE]	00 36	
CD	CRM Currency Code [PURE]	00 36	
D0	Current Profile Information [PURE]	10	
D8	Consolidated Application File Locator (CAFL) [PURE]	08 01 01 01 C0 08 02 02 00 80 10 01 02 00 80	
DF 01	PURE Proprietary Data Element 1	00	
DF 02	PURE Proprietary Data Element 2	FF FF FF FF FF FF FF FF 11 22 33 44 55	
DF 10	Profile Selection Table (PST) [PURE]	08 0A 01 80 00 00 10 10 C6 02 FF 01 14 02 13 00 01 62 10 44 02 FF FF FF FF FF FF 00 00 00 01 00 00 0A 03 13 00 12 10 10 80 02 40 40 0B 04 12 00 09 10 80 10 03 FF 01 09 0A 05 12 00 10 10 80 00 02 FF 14 14 06 11 00 01 62 80 10 02 FF FF FF FF FF FF 00 00 00 00 00 00 0B 07 11 00 09 10 80 10 03 FF 01 09 0A 08 11 00 0A 10 80 00 02 FF 14	
DF 11	Currency Conversion Code 1 [PURE]	00 36 00 00 00	
DF 12	Currency Conversion Code 2 [PURE]	00 36 00 00 00	
DF 13	Consecutive Offline Transactions Counter (COTN) [PURE]	00	
DF 14	Cumulative Offline Transaction Amount Counter (COTA) [PURE]	00 00 00 00 00 00	
DF 15	Card Issuer Action Code - Denial [PURE]	00 00 00	
DF 16	Card Issuer Action Code - Default [PURE]	00 5E 04	
DF 17	Card Issuer Action Code - Online [PURE]	31 FE 0E	
DF 18	Lower Cumulative Offline Transaction Amount (LCOTA) [PURE]	00 00 00 00 00 00	



Tag	Element name	Data	v2.0
DF 19	Upper Cumulative Offline Transaction Amount (UCOTA) [PURE]	00 00 00 00 00 00	
DF 1A	Maximum Single Transaction Amount Limit (MTAL) [PURE]	00 00 00 00 00 00	
DF 1B	Lower Consecutive Offline Transaction Limit (LCOL) [PURE]	00	
DF 1C	Upper Consecutive Offline Transaction Limit (UCOL) [PURE]	00	
DF 1D	Issuer Application Data Object List (IADOL) [PURE]	DF 13 01 DF 14 06 D0 01 DF 01 01	
DF 20	Card Issuer Action Codes - CVM [PURE]	00 00 00	

1.2.3 Cardholder Verification Method List (Contactless) - AID A0000038410

Cardholder Verification Method List('0000 2710 0000 0000 5F06 0200 0000')			
CVM	Verification Method	Conditions	If unsuccessful
1	No CVM required	Always	Next CVM
2	Online PIN	Transaction in Appl. Curr. Code & under 27.10	Next CVM
3	Fail CVM Processing	Always	Fail

1.2.4 Application Tag data (Contactless) - eftpos Savings

* Tag value changes with card usage

Tag	Element name	Data	v2.0
42	Issuer Identification Number (IIN)	46 87 38	
50	Application Label	65 66 74 70 6F 73 20 53 41 56 49 4E 47 53 20 20 - 'eftpos SAVINGS'	
57	Track 2 Equivalent Data	46 87 38 01 00 01 00 06 D2 21 22 01 13 20 00 00 00 0F	
5A	Application Primary Account Number (PAN)	46 87 38 01 00 01 00 06	
5F 20	Cardholder Name	43 41 52 44 48 4F 4C 44 45 52 2F 45 46 54 50 4F 53 20 20 20 20 20 20 20 20 20 - 'CARDHOLDER/EFTPOS'	
5F 24	Application Expiration Date	22 12 31	
5F 25	Application Effective Date	xx xx xx	
5F 28	Issuer Country Code	00 36 - AUS	
5F 2D	Language Preference	65 6E - 'en' (English)	
5F 30	Service Code	02 01	
5F 34	Application PAN Sequence Number	01	
82	Application Interchange Profile [PURE]	18 00 BYTE 1: b7 - Offline SDA NOT supported b6 - Offline DDA NOT supported b5 - Cardholder verification supported b4 - Terminal risk mgmt to be performed b3 - Issuer authentication NOT supported using External Auth command b1 - Combined DDA / GEN AC NOT supported	
84	Dedicated File (DF) Name	A0 00 00 03 84 10	
8C	Card Risk Management Data Object List 1 (CDOL1)	9F 02 06 9F 03 06 9F 1A 02 95 05 5F 2A 02 9A 03 9C 01 9F 37 04	
8D	Card Risk Management Data Object List 2 (CDOL2)	91 08 8A 02 95 05 9F 37 04	
8E	Cardholder Verification Method (CVM) List	00 00 27 10 00 00 00 00 5F 06 02 00 00 00	



Tag	Element name	Data	v2.0
94	Application File Locator (AFL)	08 01 01 01 08 03 03 00 28 04 04 00	
9F 07	Application Usage Control	29 00 BYTE 1: b8 - Domestic cash transactions NOT valid b7 - Int'l cash transactions NOT valid b2 - ATMs NOT valid BYTE 2: b8 - Domestic cashback NOT allowed b7 - International cashback NOT allowed	
9F 08	Application Version Number	01 00	
9F 0D	Issuer Action Code - Default	B0 40 94 08 00	
9F 0E	Issuer Action Code - Denial	04 10 08 00 00	
9F 0F	Issuer Action Code - Online	B0 60 D4 98 00	
9F 10	Issuer Application Data [PURE]	0F A5 01 80 30 F8 02 00 00 00 00 00 00 00 00 00 0F 0E 00 00 00 00 00 00 00 00 00 00 00 00 00 00	
9F 11	Issuer Code Table Index	01	
9F 12	Application Preferred Name	65 66 74 70 6F 73 20 53 61 76 69 6E 67 73 20 20 - 'eftpos Savings'	
9F 17	Personal Identification Number (PIN) Try Counter	03	
9F 26	Application Cryptogram (AC)	xx xx xx xx xx xx xx xx *	
9F 27	Cryptogram Information Data (CID)	00	
9F 36	Application Transaction Counter (ATC)	xx xx *	
9F 38	Processing Options Data Object List (PDOL)	9F 02 06 5F 2A 02 9C 01 9F 03 06 9F 35 01 9F 33 03 9F 15 02	
9F 42	Application Currency Code	00 36 - AUD	
9F 44	Application Currency Exponent	02	
9F 4D	Transaction Log Entry	0B 0C	
9F 4F	Transaction Log Format	9F 02 06 5F 2A 02 9A 03 9F 36 02 9F 34 03 9F 52 05 9F 1A 02 95 05 9C 01 8A 02	
9F 50	COTA Offline balance [PURE]	00 00 00 00 00 00	
9F 7E	Issuer Life Cycle Data [PURE]	02 20 20 20 20 20 20 20 20 20 20 20 20 50 4C 41 2D 31 36 30 35 2D 43 54 43 30 33 20 30 31 35 33 03 02 32 95 20 20 20 20 20 20 20 20 20 20 20 20	
BF 20	Profile Resource Object (PRO) for profile 0 [PURE]	82 02 18 00 D8 0F 08 01 01 01 C0 08 02 02 00 80 10 01 02 00 80 DF 13 01 00 DF 14 06 00 00 00 00 00 DF 20 03 00 00 00 DF 15 03 00 00 00 DF 16 03 00 5E 04 DF 17 03 31 FE 0E DF 18 06 00 00 00 00 00 00 DF 19 06 00 00 00 00 00 00 DF 1A 06 00 00 00 00 00 00 DF 1B 01 00 DF 1C 01 00 DF 1D 0B DF 13 01 DF 14 06 D0 01 DF 01 01	
BF 21	Profile Resource Object (PRO) for profile 1 [PURE]	82 02 18 00 D8 0F 08 01 01 01 C0 08 02 02 00 80 18 01 02 00 80 DF 13 01 00 DF 14 06 00 00 00 00 00 DF 20 03 00 00 00 DF 15 03 00 00 00 DF 16 03 31 5E 0F DF 17 03 31 FE 0E DF 18 06 00 00 00 00 00 00 DF 19 06 00 00 00 00 00 00 DF 1A 06 00 00 00 00 00 00 DF 1B 01 00 DF 1C 01 00 DF 1D 0B DF 13 01 DF 14 06 D0 01 DF 01 01	



Tag	Element name	Data	v2.0
BF 22	Profile Resource Object (PRO) for profile 2 [PURE]	82 02 18 00 D8 0F 08 01 01 01 C0 08 03 03 00 40 28 01 01 00 40 DF 13 01 00 DF 14 06 00 00 00 00 00 DF 20 03 00 00 00 DF 15 03 00 00 00 DF 16 03 00 00 00 DF 17 03 31 5A 0E DF 18 06 00 00 00 00 00 00 DF 19 06 00 00 00 00 00 00 DF 1A 06 00 00 00 00 00 DF 1B 01 00 DF 1C 01 00 DF 1D 0B DF 13 01 DF 14 06 D0 01 DF 01 01	
BF 23	Profile Resource Object (PRO) for profile 3 [PURE]	82 02 18 00 D8 0F 08 01 01 01 C0 08 03 03 00 40 28 02 02 00 40 DF 13 01 00 DF 14 06 00 00 00 00 00 DF 20 03 00 00 00 DF 15 03 00 00 00 DF 16 03 00 00 00 DF 17 03 00 00 00 DF 18 06 00 00 00 00 00 00 DF 19 06 00 00 00 00 00 00 DF 1A 06 00 00 00 00 00 DF 1B 01 00 DF 1C 01 03 DF 1D 0B DF 13 01 DF 14 06 D0 01 DF 01 01	
BF 2E	Profile Resource Object (PRO) for profile 14 [PURE]	82 02 18 00 D8 19 08 01 01 01 C0 08 02 02 00 80 08 03 03 00 40 20 01 02 00 80 28 04 04 00 40 DF 13 01 00 DF 14 06 00 00 00 00 00 DF 20 03 00 00 00 DF 15 03 00 00 00 DF 16 03 00 00 00 DF 17 03 31 5A 0E DF 18 06 00 00 00 00 00 00 DF 19 06 00 00 00 00 00 DF 1A 06 00 00 00 00 00 DF 1B 01 00 DF 1C 01 00 DF 1D 08 DF 13 01 DF 14 06 D0 01	
C1	Application Control [PURE]	1E C0 0E 00	
C3	Application Verification Result (AVR) [PURE]	00 80 F8 22 00	
C4	Default Contact Profile [PURE]	00	
C8	Default Terminal Transaction Processing Information (DTTPI) [PURE]	30 00 00 00 98	
C9	Application Contactless Usage [PURE]	01	
CB	CRM Country Code [PURE]	00 36	
CD	CRM Currency Code [PURE]	00 36	
D0	Current Profile Information [PURE]	0E	
D8	Consolidated Application File Locator (CAFL) [PURE]	08 01 01 01 C0 08 02 02 00 80 08 03 03 00 40 20 01 02 00 80 28 04 04 00 40	
DF 01	PURE Proprietary Data Element 1	00	
DF 02	PURE Proprietary Data Element 2	FF FF FF FF FF FF FF FF 11 22 33 44 55	
DF 10	Profile Selection Table (PST) [PURE]	08 0A 01 80 00 00 10 10 C6 02 FF 01 14 02 13 00 01 62 10 44 02 FF FF FF FF FF FF 00 00 00 01 00 00 0A 03 13 00 12 10 10 80 02 40 40 0B 04 12 00 09 10 80 10 03 FF 01 09 0A 05 12 00 10 10 80 00 02 FF 14 14 06 11 00 01 62 80 10 02 FF FF FF FF FF FF 00 00 00 00 00 00 0B 07 11 00 09 10 80 10 03 FF 01 09 0A 08 11 00 0A 10 80 00 02 FF 14	
DF 11	Currency Conversion Code 1 [PURE]	00 36 00 00 00	
DF 12	Currency Conversion Code 2 [PURE]	00 36 00 00 00	
DF 13	Consecutive Offline Transactions Counter (COTN) [PURE]	00	
DF 14	Cumulative Offline Transaction Amount Counter (COTA) [PURE]	00 00 00 00 00 00	
DF 15	Card Issuer Action Code - Denial [PURE]	00 00 00	



Tag	Element name	Data	v2.0
DF 16	Card Issuer Action Code - Default [PURE]	00 00 00	
DF 17	Card Issuer Action Code - Online [PURE]	31 5A 0E	
DF 18	Lower Cumulative Offline Transaction Amount (LCOTA) [PURE]	00 00 00 00 00 00	
DF 19	Upper Cumulative Offline Transaction Amount (UCOTA) [PURE]	00 00 00 00 00 00	
DF 1A	Maximum Single Transaction Amount Limit (MTAL) [PURE]	00 00 00 00 00 00	
DF 1B	Lower Consecutive Offline Transaction Limit (LCOL) [PURE]	00	
DF 1C	Upper Consecutive Offline Transaction Limit (UCOL) [PURE]	00	
DF 1D	Issuer Application Data Object List (IADOL) [PURE]	DF 13 01 DF 14 06 D0 01	
DF 20	Card Issuer Action Codes - CVM [PURE]	00 00 00	

1.2.5 Cardholder Verification Method List (Contact) - AID A00000038420

Cardholder Verification Method List('0200 0000')			
CVM	Verification Method	Conditions	If unsuccessful
1	Online PIN	Always	Fail
2	Fail CVM Processing	Always	Fail

1.2.6 Application Tag data (Contact) - eftpos Cheque

* Tag value changes with card usage

Tag	Element name	Data	v2.0
50	Application Label	65 66 74 70 6F 73 20 43 48 45 51 55 45 20 20 20 - 'eftpos CHEQUE'	
57	Track 2 Equivalent Data	46 87 38 01 00 01 00 06 D2 21 22 01 13 20 00 00 00 0F	
5A	Application Primary Account Number (PAN)	46 87 38 01 00 01 00 06	
5F 20	Cardholder Name	45 46 54 50 4F 53 2F 44 49 20 52 65 66 65 72 65 6E 63 65 20 43 41 52 44 20 31 - 'EFTPOS/DI Reference CARD 1'	
5F 24	Application Expiration Date	22 12 31	
5F 25	Application Effective Date	xx xx xx	
5F 28	Issuer Country Code	00 36 - AUS	
5F 2D	Language Preference	65 6E - 'en' (English)	
5F 30	Service Code	02 01	
5F 34	Application PAN Sequence Number	01	
82	Application Interchange Profile [PURE]	18 00 BYTE 1: b7 - Offline SDA NOT supported b6 - Offline DDA NOT supported b5 - Cardholder verification supported b4 - Terminal risk mgmt to be performed b3 - Issuer authentication NOT supported using External Auth command b1 - Combined DDA / GEN AC NOT supported	
84	Dedicated File (DF) Name	A0 00 00 03 84 20	
87	Application Priority Indicator	01	



Tag	Element name	Data	v2.0
8C	Card Risk Management Data Object List 1 (CDOL1)	9F 02 06 9F 03 06 9F 1A 02 95 05 5F 2A 02 9A 03 9C 01 9F 37 04 9F 35 01 9F 34 03	
8D	Card Risk Management Data Object List 2 (CDOL2)	91 08 8A 02 95 05 9F 37 04	
8E	Cardholder Verification Method (CVM) List	00 00 00 00 00 00 00 00 02 00 00 00 00 00	
94	Application File Locator (AFL)	08 01 01 01 08 02 02 00 10 01 02 00	
9F 07	Application Usage Control	29 00 BYTE 1: b8 - Domestic cash transactions NOT valid b7 - Int'l cash transactions NOT valid b2 - ATMs NOT valid BYTE 2: b8 - Domestic cashback NOT allowed b7 - International cashback NOT allowed	
9F 08	Application Version Number	01 00	
9F 0D	Issuer Action Code - Default	B8 60 94 98 00	
9F 0E	Issuer Action Code - Denial	04 10 08 00 00	
9F 0F	Issuer Action Code - Online	B8 60 F4 98 00	
9F 10	Issuer Application Data [PURE]	0F A5 01 A2 30 F9 02 00 00 00 00 00 00 00 00 00 0F 10 00 00 00 00 00 00 00 00 00 00 00 00 00 00 00	
9F 11	Issuer Code Table Index	01	
9F 12	Application Preferred Name	65 66 74 70 6F 73 20 43 68 65 71 75 65 20 20 20 - 'eftpos Cheque'	
9F 17	Personal Identification Number (PIN) Try Counter	03	
9F 26	Application Cryptogram (AC)	xx xx xx xx xx xx xx xx *	
9F 27	Cryptogram Information Data (CID)	80	
9F 36	Application Transaction Counter (ATC)	xx xx *	
9F 38	Processing Options Data Object List (PDOL)	9F 03 06 5F 2A 02 9C 01 9F 35 01 9F 33 03 9F 15 02	
9F 42	Application Currency Code	00 36 - AUD	
9F 44	Application Currency Exponent	02	
9F 4A	Static Data Authentication Tag List	82	
9F 4D	Transaction Log Entry	0B 0C	
9F 4F	Transaction Log Format	9F 02 06 5F 2A 02 9A 03 9F 36 02 9F 34 03 9F 52 05 9F 1A 02 95 05 9C 01 8A 02	
9F 50	COTA Offline balance [PURE]	00 00 00 00 00 00	
9F 7E	Issuer Life Cycle Data [PURE]	02 20 20 20 20 20 20 20 20 20 20 20 20 50 4C 41 2D 31 36 30 35 2D 43 54 43 30 33 20 30 31 35 33 03 02 32 95 20 20 20 20 20 20 20 20 20 20 20 20	
BF 20	Profile Resource Object (PRO) for profile 0 [PURE]	82 02 18 00 D8 0F 08 01 01 01 C0 08 02 02 00 80 10 01 02 00 80 DF 13 01 00 DF 14 06 00 00 00 00 00 00 DF 20 03 00 00 00 DF 15 03 00 00 00 DF 16 03 00 5E 04 DF 17 03 31 FE 0E DF 18 06 00 00 00 00 00 00 DF 19 06 00 00 00 00 00 00 DF 1A 06 00 00 00 00 00 00 DF 1B 01 00 DF 1C 01 00 DF 1D 0B DF 13 01 DF 14 06 D0 01 DF 01 01	



Tag	Element name	Data	v2.0
BF 21	Profile Resource Object (PRO) for profile 1 [PURE]	82 02 18 00 D8 0F 08 01 01 01 C0 08 02 02 00 80 18 01 02 00 80 DF 13 01 00 DF 14 06 00 00 00 00 00 00 DF 20 03 00 00 00 DF 15 03 00 00 00 DF 16 03 31 5E 0F DF 17 03 31 FE 0E DF 18 06 00 00 00 00 00 00 DF 19 06 00 00 00 00 00 00 DF 1A 06 00 00 00 00 00 00 DF 1B 01 00 DF 1C 01 00 DF 1D 0B DF 13 01 DF 14 06 D0 01 DF 01 01	
BF 22	Profile Resource Object (PRO) for profile 2 [PURE]	82 02 18 00 D8 0F 08 01 01 01 C0 08 03 03 00 40 28 01 01 00 40 DF 13 01 00 DF 14 06 00 00 00 00 00 00 DF 20 03 00 00 00 DF 15 03 00 00 00 DF 16 03 00 00 00 DF 17 03 31 5A 0E DF 18 06 00 00 00 00 00 00 DF 19 06 00 00 00 00 00 00 DF 1A 06 00 00 00 00 00 00 DF 1B 01 00 DF 1C 01 00 DF 1D 0B DF 13 01 DF 14 06 D0 01 DF 01 01	
BF 23	Profile Resource Object (PRO) for profile 3 [PURE]	82 02 18 00 D8 0F 08 01 01 01 C0 08 03 03 00 40 28 02 02 00 40 DF 13 01 00 DF 14 06 00 00 00 00 00 00 DF 20 03 00 00 00 DF 15 03 00 00 00 DF 16 03 00 00 00 DF 17 03 00 00 00 DF 18 06 00 00 00 00 00 00 DF 19 06 00 00 00 00 00 00 DF 1A 06 00 00 00 00 00 00 DF 1B 01 00 DF 1C 01 03 DF 1D 0B DF 13 01 DF 14 06 D0 01 DF 01 01	
BF 2E	Profile Resource Object (PRO) for profile 14 [PURE]	82 02 18 00 D8 19 08 01 01 01 C0 08 02 02 00 80 08 03 03 00 40 20 01 02 00 80 28 04 04 00 40 DF 13 01 00 DF 14 06 00 00 00 00 00 00 DF 20 03 00 00 00 DF 15 03 00 00 00 DF 16 03 00 00 00 DF 17 03 31 5A 0E DF 18 06 00 00 00 00 00 00 DF 19 06 00 00 00 00 00 00 DF 1A 06 00 00 00 00 00 DF 1B 01 00 DF 1C 01 00 DF 1D 08 DF 13 01 DF 14 06 D0 01	
C1	Application Control [PURE]	1E C0 0E 00	
C3	Application Verification Result (AVR) [PURE]	00 80 01 00 00	
C3	Application Verification Result (AVR) [PURE]	00 80 01 00 00	
C4	Default Contact Profile [PURE]	00	
C8	Default Terminal Transaction Processing Information (DTTPI) [PURE]	30 00 00 00 98	
C9	Application Contactless Usage [PURE]	01	
CB	CRM Country Code [PURE]	00 36	
CD	CRM Currency Code [PURE]	00 36	
D0	Current Profile Information [PURE]	10	
D8	Consolidated Application File Locator (CAFL) [PURE]	08 01 01 01 C0 08 02 02 00 80 10 01 02 00 80	
DF 01	PURE Proprietary Data Element 1	00	
DF 02	PURE Proprietary Data Element 2	FF FF FF FF FF FF FF FF 11 22 33 44 55	



Tag	Element name	Data	v2.0	
DF 10	Profile Selection Table (PST) [PURE]	08 0A 01 80 00 00 10 10 C6 02 FF 01 14 02 13 00 01 62 10 44 02 FF FF FF FF FF FF 00 00 00 01 00 00 0A 03 13 00 12 10 10 80 02 40 40 0B 04 12 00 09 10 80 10 03 FF 01 09 0A 05 12 00 10 10 80 00 02 FF 14 14 06 11 00 01 62 80 10 02 FF FF FF FF FF FF 00 00 00 00 00 00 0B 07 11 00 09 10 80 10 03 FF 01 09 0A 08 11 00 0A 10 80 00 02 FF 14		
DF 11	Currency Conversion Code 1 [PURE]	00 36 00 00 00		
DF 12	Currency Conversion Code 2 [PURE]	00 36 00 00 00		
DF 13	Consecutive Offline Transactions Counter (COTN) [PURE]	00		
DF 14	Cumulative Offline Transaction Amount Counter (COTA) [PURE]	00 00 00 00 00 00		
DF 15	Card Issuer Action Code - Denial [PURE]	00 00 00		
DF 16	Card Issuer Action Code - Default [PURE]	00 5E 04		
DF 17	Card Issuer Action Code - Online [PURE]	31 FE 0E		
DF 18	Lower Cumulative Offline Transaction Amount (LCOTA) [PURE]	00 00 00 00 00 00		
DF 19	Upper Cumulative Offline Transaction Amount (UCOTA) [PURE]	00 00 00 00 00 00		
DF 1A	Maximum Single Transaction Amount Limit (MTAL) [PURE]	00 00 00 00 00 00		
DF 1B	Lower Consecutive Offline Transaction Limit (LCOL) [PURE]	00		
DF 1C	Upper Consecutive Offline Transaction Limit (UCOL) [PURE]	00		
DF 1D	Issuer Application Data Object List (IADOL) [PURE]	DF 13 01 DF 14 06 D0 01 DF 01 01		
DF 20	Card Issuer Action Codes - CVM [PURE]	00 00 00		

1.2.7 Cardholder Verification Method List (Contactless) - AID A0000038420

Cardholder Verification Method List('0000 2710 0000 0000 5F06 0200 0000')			
CVM	Verification Method	Conditions	If unsuccessful
1	No CVM required	Always	Next CVM
2	Online PIN	Transaction in Appl. Curr. Code & under 27.10	Next CVM
3	Fail CVM Processing	Always	Fail

1.2.8 Application Tag data (Contactless) - eftpos Cheque

* Tag value changes with card usage

Tag	Element name	Data	v2.0
42	Issuer Identification Number (IIN)	46 87 38	
50	Application Label	65 66 74 70 6F 73 20 43 48 45 51 55 45 20 20 20 - 'eftpos CHEQUE'	
57	Track 2 Equivalent Data	46 87 38 01 00 01 00 06 D2 21 22 01 13 20 00 00 00 0F	
5A	Application Primary Account Number (PAN)	46 87 38 01 00 01 00 06	



Tag	Element name	Data	v2.0
5F 20	Cardholder Name	43 41 52 44 48 4F 4C 44 45 52 2F 45 46 54 50 4F 53 20 20 20 20 20 20 20 20 - 'CARDHOLDER/EFTPOS'	
5F 24	Application Expiration Date	22 12 31	
5F 25	Application Effective Date	xx xx xx	
5F 28	Issuer Country Code	00 36 - AUS	
5F 2D	Language Preference	65 6E - 'en' (English)	
5F 30	Service Code	02 01	
5F 34	Application PAN Sequence Number	01	
82	Application Interchange Profile [PURE]	18 00 BYTE 1: b7 - Offline SDA NOT supported b6 - Offline DDA NOT supported b5 - Cardholder verification supported b4 - Terminal risk mgmt to be performed b3 - Issuer authentication NOT supported using External Auth command b1 - Combined DDA / GEN AC NOT supported	
84	Dedicated File (DF) Name	A0 00 00 03 84 20	
8C	Card Risk Management Data Object List 1 (CDOL1)	9F 02 06 9F 03 06 9F 1A 02 95 05 5F 2A 02 9A 03 9C 01 9F 37 04	
8D	Card Risk Management Data Object List 2 (CDOL2)	91 08 8A 02 95 05 9F 37 04	
8E	Cardholder Verification Method (CVM) List	00 00 27 10 00 00 00 00 5F 06 02 00 00 00	
94	Application File Locator (AFL)	08 01 01 01 08 03 03 00 28 04 04 00	
9F 07	Application Usage Control	29 00 BYTE 1: b8 - Domestic cash transactions NOT valid b7 - Int'l cash transactions NOT valid b2 - ATMs NOT valid BYTE 2: b8 - Domestic cashback NOT allowed b7 - International cashback NOT allowed	
9F 08	Application Version Number	01 00	
9F 0D	Issuer Action Code - Default	B0 40 94 08 00	
9F 0E	Issuer Action Code - Denial	04 10 08 00 00	
9F 0F	Issuer Action Code - Online	B0 60 D4 98 00	
9F 10	Issuer Application Data [PURE]	0F A5 01 80 30 F8 02 00 00 00 00 00 00 00 00 00 0F 0E 00 00 00 00 00 00 00 00 00 00 00 00 00 00	
9F 11	Issuer Code Table Index	01	
9F 12	Application Preferred Name	65 66 74 70 6F 73 20 43 68 65 71 75 65 20 20 20 - 'eftpos Cheque'	
9F 17	Personal Identification Number (PIN) Try Counter	03	
9F 26	Application Cryptogram (AC)	xx xx xx xx xx xx xx xx *	
9F 27	Cryptogram Information Data (CID)	00	
9F 36	Application Transaction Counter (ATC)	xx xx *	
9F 38	Processing Options Data Object List (PDOL)	9F 02 06 5F 2A 02 9C 01 9F 03 06 9F 35 01 9F 33 03 9F 15 02	
9F 42	Application Currency Code	00 36 - AUD	
9F 44	Application Currency Exponent	02	
9F 4F	Transaction Log Format	9F 02 06 5F 2A 02 9A 03 9F 36 02 9F 34 03 9F 52 05 9F 1A 02 95 05 9C 01 8A 02	
9F 50	COTA Offline balance [PURE]	00 00 00 00 00 00	



Tag	Element name	Data	v2.0
9F 7E	Issuer Life Cycle Data [PURE]	02 20 20 20 20 20 20 20 20 20 20 20 20 50 4C 41 2D 31 36 30 35 2D 43 54 43 30 33 20 30 31 35 33 03 02 32 95 20 20 20 20 20 20 20 20 20 20 20 20	
BF 20	Profile Resource Object (PRO) for profile 0 [PURE]	82 02 18 00 D8 0F 08 01 01 01 C0 08 02 02 00 80 10 01 02 00 80 DF 13 01 00 DF 14 06 00 00 00 00 00 00 DF 20 03 00 00 00 DF 15 03 00 00 00 DF 16 03 00 5E 04 DF 17 03 31 FE 0E DF 18 06 00 00 00 00 00 00 DF 19 06 00 00 00 00 00 00 DF 1A 06 00 00 00 00 00 00 DF 1B 01 00 DF 1C 01 00 DF 1D 0B DF 13 01 DF 14 06 D0 01 DF 01 01	
BF 21	Profile Resource Object (PRO) for profile 1 [PURE]	82 02 18 00 D8 0F 08 01 01 01 C0 08 02 02 00 80 18 01 02 00 80 DF 13 01 00 DF 14 06 00 00 00 00 00 00 DF 20 03 00 00 00 DF 15 03 00 00 00 DF 16 03 31 5E 0F DF 17 03 31 FE 0E DF 18 06 00 00 00 00 00 00 DF 19 06 00 00 00 00 00 00 DF 1A 06 00 00 00 00 00 00 DF 1B 01 00 DF 1C 01 00 DF 1D 0B DF 13 01 DF 14 06 D0 01 DF 01 01	
BF 22	Profile Resource Object (PRO) for profile 2 [PURE]	82 02 18 00 D8 0F 08 01 01 01 C0 08 03 03 00 40 28 01 01 00 40 DF 13 01 00 DF 14 06 00 00 00 00 00 00 DF 20 03 00 00 00 DF 15 03 00 00 00 DF 16 03 00 00 00 DF 17 03 31 5A 0E DF 18 06 00 00 00 00 00 00 DF 19 06 00 00 00 00 00 00 DF 1A 06 00 00 00 00 00 00 DF 1B 01 00 DF 1C 01 00 DF 1D 0B DF 13 01 DF 14 06 D0 01 DF 01 01	
BF 23	Profile Resource Object (PRO) for profile 3 [PURE]	82 02 18 00 D8 0F 08 01 01 01 C0 08 03 03 00 40 28 02 02 00 40 DF 13 01 00 DF 14 06 00 00 00 00 00 00 DF 20 03 00 00 00 DF 15 03 00 00 00 DF 16 03 00 00 00 DF 17 03 00 00 00 DF 18 06 00 00 00 00 00 00 DF 19 06 00 00 00 00 00 00 DF 1A 06 00 00 00 00 00 00 DF 1B 01 00 DF 1C 01 03 DF 1D 0B DF 13 01 DF 14 06 D0 01 DF 01 01	
BF 2E	Profile Resource Object (PRO) for profile 14 [PURE]	82 02 18 00 D8 19 08 01 01 01 C0 08 02 02 00 80 08 03 03 00 40 20 01 02 00 80 28 04 04 00 40 DF 13 01 00 DF 14 06 00 00 00 00 00 00 DF 20 03 00 00 00 DF 15 03 00 00 00 DF 16 03 00 00 00 DF 17 03 31 5A 0E DF 18 06 00 00 00 00 00 00 DF 19 06 00 00 00 00 00 00 DF 1A 06 00 00 00 00 00 DF 1B 01 00 DF 1C 01 00 DF 1D 08 DF 13 01 DF 14 06 D0 01	
C1	Application Control [PURE]	1E C0 0E 00	
C3	Application Verification Result (AVR) [PURE]	00 80 F8 22 00	
C4	Default Contact Profile [PURE]	00	
C8	Default Terminal Transaction Processing Information (DTTPI) [PURE]	30 00 00 00 98	
C9	Application Contactless Usage [PURE]	01	
CB	CRM Country Code [PURE]	00 36	
CD	CRM Currency Code [PURE]	00 36	
D0	Current Profile Information [PURE]	0E	
D8	Consolidated Application File Locator (CAFL) [PURE]	08 01 01 01 C0 08 02 02 00 80 08 03 03 00 40 20 01 02 00 80 28 04 04 00 40	



Tag	Element name	Data	v2.0
DF 01	PURE Proprietary Data Element 1	00	
DF 02	PURE Proprietary Data Element 2	FF FF FF FF FF FF FF FF 11 22 33 44 55	
DF 10	Profile Selection Table (PST) [PURE]	08 0A 01 80 00 00 10 10 C6 02 FF 01 14 02 13 00 01 62 10 44 02 FF FF FF FF FF FF 00 00 00 01 00 00 0A 03 13 00 12 10 10 80 02 40 40 0B 04 12 00 09 10 80 10 03 FF 01 09 0A 05 12 00 10 10 80 00 02 FF 14 14 06 11 00 01 62 80 10 02 FF FF FF FF FF FF 00 00 00 00 00 00 0B 07 11 00 09 10 80 10 03 FF 01 09 0A 08 11 00 0A 10 80 00 02 FF 14	
DF 11	Currency Conversion Code 1 [PURE]	00 36 00 00 00	
DF 12	Currency Conversion Code 2 [PURE]	00 36 00 00 00	
DF 13	Consecutive Offline Transactions Counter (COTN) [PURE]	00	
DF 14	Cumulative Offline Transaction Amount Counter (COTA) [PURE]	00 00 00 00 00 00	
DF 15	Card Issuer Action Code - Denial [PURE]	00 00 00	
DF 16	Card Issuer Action Code - Default [PURE]	00 00 00	
DF 17	Card Issuer Action Code - Online [PURE]	31 5A 0E	
DF 18	Lower Cumulative Offline Transaction Amount (LCOTA) [PURE]	00 00 00 00 00 00	
DF 19	Upper Cumulative Offline Transaction Amount (UCOTA) [PURE]	00 00 00 00 00 00	
DF 1A	Maximum Single Transaction Amount Limit (MTAL) [PURE]	00 00 00 00 00 00	
DF 1B	Lower Consecutive Offline Transaction Limit (LCOL) [PURE]	00	
DF 1C	Upper Consecutive Offline Transaction Limit (UCOL) [PURE]	00	
DF 1D	Issuer Application Data Object List (IADOL) [PURE]	DF 13 01 DF 14 06 D0 01	
DF 20	Card Issuer Action Codes - CVM [PURE]	00 00 00	

1.2.9 Cardholder Verification Method List (Contact) - AID A0000041010

Cardholder Verification Method List('4203 1E03 1F03 0000')			
CVM	Verification Method	Conditions	If unsuccessful
1	Online PIN	Terminal supports CVM type	Next CVM
2	Signature (paper)	Terminal supports CVM type	Fail
3	No CVM required	Terminal supports CVM type	Fail
4	Fail CVM Processing	Always	Fail

1.2.10 Application Tag data (Contact) - Debit Mastercard

* Tag value changes with card usage

Tag	Element name	Data	v2.0
50	Application Label	44 45 42 49 54 20 4D 41 53 54 45 52 43 41 52 44 - 'DEBIT MASTERCARD'	
57	Track 2 Equivalent Data	54 13 33 00 89 02 00 11 D2 21 22 01 13 20 00 00 00 0F	



Tag	Element name	Data	v2.0
5A	Application Primary Account Number (PAN)	54 13 33 00 89 02 00 11	
5F 20	Cardholder Name	45 46 54 50 4F 53 2F 44 49 20 52 65 66 65 72 65 6E 63 65 20 43 41 52 44 20 31 - 'EFTPOS/DI Reference CARD 1'	
5F 24	Application Expiration Date	22 12 31	
5F 25	Application Effective Date	xx xx xx	
5F 28	Issuer Country Code	00 36 - AUS	
5F 2D	Language Preference	65 6E - 'en' (English)	
5F 30	Service Code	02 01	
5F 34	Application PAN Sequence Number	01	
82	Application Interchange Profile	18 00 BYTE 1: b7 - Offline SDA NOT supported b6 - Offline DDA NOT supported b5 - Cardholder verification supported b4 - Terminal risk mgmt to be performed b3 - Issuer authentication NOT supported using External Auth command b2 - On device Cardholder verification NOT supported b1 - Combined DDA / GEN AC NOT supported BYTE 2: b8 - EMV mode NOT supported	
84	Dedicated File (DF) Name	A0 00 00 00 04 10 10	
87	Application Priority Indicator	03	
8C	Card Risk Management Data Object List 1 (CDOL1)	9F 02 06 9F 03 06 9F 1A 02 95 05 5F 2A 02 9A 03 9C 01 9F 37 04 9F 35 01 9F 45 02 9F 4C 08 9F 34 03 9F 21 03 9F 7C 14	
8D	Card Risk Management Data Object List 2 (CDOL2)	91 0A 8A 02 95 05 9F 37 04 9F 4C 08	
8E	Cardholder Verification Method (CVM) List	00 00 00 00 00 00 00 00 00 42 03 1E 03 1F 03 00 00	
94	Application File Locator (AFL)	08 02 02 00 10 01 01 00	
94	Application File Locator (AFL)	08 02 02 00 10 01 01 00	
9F 07	Application Usage Control	FF C0 BYTE 1: b8 - Domestic cash transactions valid b7 - Int'l cash transactions valid b2 - ATMs valid BYTE 2: b8 - Domestic cashback allowed b7 - International cashback allowed	
9F 08	Application Version Number	00 02	
9F 0D	Issuer Action Code - Default	B0 50 9C 88 00	
9F 0E	Issuer Action Code - Denial	00 00 00 00 00	
9F 0F	Issuer Action Code - Online	B0 70 9C 98 00	
9F 10	Issuer Application Data [M/Chip Advance]	01 10 A0 00 01 24 00 00 01 02 00 00 00 00 00 00 00 FF	
9F 11	Issuer Code Table Index	01	
9F 12	Application Preferred Name	44 65 62 69 74 20 4D 61 73 74 65 72 63 61 72 64 - 'Debit Mastercard'	
9F 14	Counter 1 Lower Limit [Mastercard]	00	
9F 17	Personal Identification Number (PIN) Try Counter	01	
9F 23	Counter 1 Upper Limit [Mastercard]	00	
9F 26	Application Cryptogram (AC)	xx xx xx xx xx xx xx xx *	
9F 27	Cryptogram Information Data (CID)	80	



Tag	Element name	Data	v2.0
9F 36	Application Transaction Counter (ATC)	xx xx *	
9F 42	Application Currency Code	00 36 - AUD	
9F 44	Application Currency Exponent	02	
9F 4D	Transaction Log Entry	0B 0A	
9F 4F	Transaction Log Format	9F 27 01 9F 02 06 5F 2A 02 9A 03 9F 36 02 9F 52 06 DF 3E 01 9F 21 03 9F 7C 14	
9F 6E	Third Party Data [Mastercard]	00 36 00 00 30 30 00	
9F 7E	Application Life Cycle Data [Mastercard]	04 10 0B 12 00 02 30 00 50 17 79 00 A0 00 00 00 04 10 10 00 00 00 00 00 00 00 00 00 00 80 00 88 01 05 A5 5A 40 00 00 00 00 00 00 00 00 00 00 00	
C3	Card Issuer Action Code (Contact) - Decline [M/Chip Advance]	00 00 00	
C4	Card Issuer Action Code (Contact) - Default [M/Chip Advance]	06 50 00	
C5	Card Issuer Action Code (Contact) - Online [M/Chip Advance]	06 00 00	
C6	PIN Try Limit [M/Chip Advance]	01	
C7	CDOL1 Related Data Length [Mastercard]	42	
C8	CRM Country Code [Mastercard]	00 36 - AUS	
C9	Accumulator 1 Currency Code [Mastercard]	00 36 - AUD	
CA	Accumulator 1 Lower Limit [Mastercard]	00 00 00 00 00 00	
CB	Accumulator 1 Upper Limit [Mastercard]	00 00 00 00 00 00	
CD	Card Issuer Action Code (Contactless) - Default [M/Chip Advance]	06 00 00	
CE	Card Issuer Action Code (Contactless) - Online [M/Chip Advance]	06 F8 00	
CF	Card Issuer Action Code (Contactless) - Decline [M/Chip Advance]	08 00 00	
D1	Accumulator 1 Currency Conversion Table [Mastercard]	00 36 00 00 00 00 36 00 00 00 00 36 00 00 00 00 36 00 00 00 00 36 00 00 00	
D3	Additional Check Table [Mastercard]	00 00 00 FF FF FF FF FF FF FF FF FF FF FF FF FF FF	
D5	Application Control [M/Chip Advance]	80 00 80 00 C6 02	
D6	Default ARPC Response Code [M/Chip Advance]	00 10	
D7	Application Control [M/Chip Advance]	00 00 80 00 E6 02	
D9	Application File Locator (Contactless)	08 01 02 00 18 01 01 00	
DE	Log Data Table [M/Chip Advance]	00 00 00 00 00 00 00 00 00	
DF 02	Security Limits Status (Contact) [M/Chip Advance]	00	
DF 11	Accumulator 1 Control (Contact) [M/Chip Advance]	C1	
DF 12	Accumulator 1 Control (Contactless) [M/Chip Advance]	C1	
DF 14	Accumulator 2 Control (Contact) [M/Chip Advance]	00	
DF 15	Accumulator 2 Control (Contactless) [M/Chip Advance]	00	
DF 16	Accumulator 2 Currency Code [Mastercard]	09 99	
DF 17	Accumulator 2 Currency Conversion Table [Mastercard]	09 99 00 00 00 09 99 00 00 00 09 99 00 00 00 09 99 00 00 00 09 99 00 00 00	



Tag	Element name	Data	v2.0
DF 18	Accumulator 2 Lower Limit [Mastercard]	00 00 00 00 00 00	
DF 19	Accumulator 2 Upper Limit [Mastercard]	00 00 00 00 00 00	
DF 1A	Counter 1 Control (Contact) [M/Chip Advance]	c1	
DF 1B	Counter 1 Control (Contactless) [M/Chip Advance]	c1	
DF 1D	Counter 2 Control (Contact) [M/Chip Advance]	00	
DF 1E	Counter 2 Control (Contactless) [M/Chip Advance]	00	
DF 1F	Counter 2 Lower Limit [Mastercard]	00	
DF 21	Counter 2 Upper Limit [Mastercard]	00	
DF 22	MTA CVM (Contact) [M/Chip Advance]	00 00 00 00 00 00	
DF 23	MTA CVM (Contactless) [M/Chip Advance]	00 00 00 00 00 00	
DF 24	MTA Currency Code [M/Chip Advance]	00 36	
DF 25	MTA NoCVM (Contact) [M/Chip Advance]	00 00 00 00 00 00	
DF 26	MTA NoCVM (Contactless) [M/Chip Advance]	00 00 00 00 00 00	
DF 27	Number Of Days Offline Limit [M/Chip Advance]	00 00	
DF 28	Accumulator 1 CVR Dependency Data (Contact) [M/Chip Advance]	00 00 00	
DF 29	Accumulator 1 CVR Dependency Data (Contactless) [M/Chip Advance]	00 00 00	
DF 2A	Accumulator 2 CVR Dependency Data (Contact) [M/Chip Advance]	00 00 00	
DF 2B	Accumulator 2 CVR Dependency Data (Contactless) [M/Chip Advance]	00 00 00	
DF 2C	Counter 1 CVR Dependency Data (Contact) [M/Chip Advance]	00 00 00	
DF 2D	Counter 1 CVR Dependency Data (Contactless) [M/Chip Advance]	00 00 00	
DF 2E	Counter 2 CVR Dependency Data (Contact) [M/Chip Advance]	00 00 00	
DF 2F	Counter 2 CVR Dependency Data (Contactless) [M/Chip Advance]	00 00 00	
DF 30	Interface Enabling Switch [M/Chip Advance]	03	
DF 35	Security Limits Status (Contactless) [M/Chip Advance]	00	
DF 37	Security Limits Status Common [M/Chip Advance]	00	
DF 3C	CVR Issuer Discretionary Data (Contact) [M/Chip Advance]	00	
DF 3D	CVR Issuer Discretionary Data (Contactless) [M/Chip Advance]	00	
DF 3F	Read Record Filter (Contact) [M/Chip Advance]	00 00 00 00	
DF 40	Read Record Filter (Contactless) [M/Chip Advance]	10 01 01 00	
DF 41	DS Management Control [M/Chip Advance]	20	



1.2.11 Cardholder Verification Method List (Contactless) - AID A0000041010

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

1.2.12 Application Tag data (Contactless) - Debit Mastercard

* Tag value changes with card usage

Tag	Element name	Data	v2.0
50	Application Label	44 45 42 49 54 20 4D 41 53 54 45 52 43 41 52 44 - 'DEBIT MASTERCARD'	
57	Track 2 Equivalent Data	54 13 33 00 89 02 00 11 D2 21 22 01 13 20 00 00 00 0F	
5A	Application Primary Account Number (PAN)	54 13 33 00 89 02 00 11	
5F 24	Application Expiration Date	22 12 31	
5F 25	Application Effective Date	xx xx xx	
5F 28	Issuer Country Code	00 36 - AUS	
5F 2D	Language Preference	65 6E - 'en' (English)	
5F 30	Service Code	02 01	
5F 34	Application PAN Sequence Number	01	
82	Application Interchange Profile	18 80 BYTE 1: b7 - Offline SDA NOT supported b6 - Offline DDA NOT supported b5 - Cardholder verification supported b4 - Terminal risk mgmt to be performed b3 - Issuer authentication NOT supported using External Auth command b2 - On device Cardholder verification NOT supported b1 - Combined DDA / GEN AC NOT supported BYTE 2: b8 - M/Chip NOT supported	
84	Dedicated File (DF) Name	A0 00 00 00 04 10 10	
87	Application Priority Indicator	03	
8C	Card Risk Management Data Object List 1 (CDOL1)	9F 02 06 9F 03 06 9F 1A 02 95 05 5F 2A 02 9A 03 9C 01 9F 37 04 9F 35 01 9F 45 02 9F 4C 08 9F 34 03 9F 21 03 9F 7C 14	
8D	Card Risk Management Data Object List 2 (CDOL2)	91 0A 8A 02 95 05 9F 37 04 9F 4C 08	
8E	Cardholder Verification Method (CVM) List	00 00 00 00 00 00 00 00 42 03 1E 03 1F 03	
94	Application File Locator (AFL)	08 01 02 00 18 01 01 00	
9F 07	Application Usage Control	FF 00 BYTE 1: b8 - Domestic cash transactions valid b7 - Int'l cash transactions valid b2 - ATMs valid BYTE 2: b8 - Domestic cashback NOT allowed b7 - International cashback NOT allowed	
9F 08	Application Version Number	00 02	
9F 0D	Issuer Action Code - Default	B0 50 84 00 00	
9F 0E	Issuer Action Code - Denial	00 00 00 00 00	
9F 0F	Issuer Action Code - Online	B0 70 84 80 00	



Tag	Element name	Data	v2.0
9F 10	Issuer Application Data [M/Chip Advance]	01 10 A0 00 01 24 00 00 01 02 00 00 00 00 00 00 00 FF	
9F 11	Issuer Code Table Index	01	
9F 12	Application Preferred Name	44 65 62 69 74 20 4D 61 73 74 65 72 63 61 72 64 - 'Debit Mastercard'	
9F 14	Counter 1 Lower Limit [Mastercard]	00	
9F 17	Personal Identification Number (PIN) Try Counter	01	
9F 23	Counter 1 Upper Limit [Mastercard]	00	
9F 26	Application Cryptogram (AC)	xx xx xx xx xx xx xx xx *	
9F 27	Cryptogram Information Data (CID)	80	
9F 36	Application Transaction Counter (ATC)	xx xx *	
9F 42	Application Currency Code	00 36 - AUD	
9F 44	Application Currency Exponent	02	
9F 4A	Static Data Authentication Tag List	82	
9F 4D	Transaction Log Entry	0B 0A	
9F 4F	Transaction Log Format	9F 27 01 9F 02 06 5F 2A 02 9A 03 9F 36 02 9F 52 06 DF 3E 01 9F 21 03 9F 7C 14	
9F 6C	Application Version [Mastercard]	FF FF	
9F 6E	Third Party Data [Mastercard]	00 36 00 00 30 30 00	
9F 7E	Application Life Cycle Data [Mastercard]	04 10 0B 12 00 02 30 00 50 17 79 00 A0 00 00 00 04 10 10 00 00 00 00 00 00 00 00 00 00 80 00 88 01 05 A5 5A 40 00 00 00 00 00 00 00 00 00 00 00	
C3	Card Issuer Action Code (Contact) - Decline [M/Chip Advance]	00 00 00	
C4	Card Issuer Action Code (Contact) - Default [M/Chip Advance]	06 50 00	
C5	Card Issuer Action Code (Contact) - Online [M/Chip Advance]	06 00 00	
C6	PIN Try Limit [M/Chip Advance]	01	
C7	CDOL1 Related Data Length [Mastercard]	42	
C8	CRM Country Code [Mastercard]	00 36 - AUS	
C9	Accumulator 1 Currency Code [Mastercard]	00 36 - AUD	
CA	Accumulator 1 Lower Limit [Mastercard]	00 00 00 00 00 00	
CB	Accumulator 1 Upper Limit [Mastercard]	00 00 00 00 00 00	
CD	Card Issuer Action Code (Contactless) - Default [M/Chip Advance]	06 00 00	
CE	Card Issuer Action Code (Contactless) - Online [M/Chip Advance]	06 F8 00	
CF	Card Issuer Action Code (Contactless) - Decline [M/Chip Advance]	08 00 00	
D1	Accumulator 1 Currency Conversion Table [Mastercard]	00 36 00 00 00 00 36 00 00 00 00 36 00 00 00 00 36 00 00 00 00 36 00 00 00	
D3	Additional Check Table [Mastercard]	00 00 00 FF FF FF FF FF FF FF FF FF FF FF FF FF FF	
D5	Application Control [M/Chip Advance]	80 00 80 00 C6 02	
D6	Default ARPC Response Code [M/Chip Advance]	00 10	
D7	Application Control [M/Chip Advance]	00 00 80 00 E6 02	
DF 02	Security Limits Status (Contact) [M/Chip Advance]	00	



Chapter 2 - ASCII Character Conversion Chart

Dec	Bin	Hex	Char	Dec	Bin	Hex	Char	Dec	Bin	Hex	Char
00	00000000	00	NUL	44	00101100	2C	,	88	01011000	58	X
01	00000001	01	SOH	45	00101101	2D	-	89	01011001	59	Y
02	00000010	02	STX	46	00101110	2E	.	90	01011010	5A	Z
03	00000011	03	ETX	47	00101111	2F	/	91	01011011	5B	[
04	00000100	04	EOT	48	00110000	30	0	92	01011100	5C	\
05	00000101	05	ENQ	49	00110001	31	1	93	01011101	5D]
06	00000110	06	ACK	50	00110010	32	2	94	01011110	5E	^
07	00000111	07	BEL	51	00110011	33	3	95	01011111	5F	_
08	00001000	08	BS	52	00110100	34	4	96	01100000	60	`
09	00001001	09	HT	53	00110101	35	5	97	01100001	61	a
10	00001010	0A	LF	54	00110110	36	6	98	01100010	62	b
11	00001011	0B	VT	55	00110111	37	7	99	01100011	63	c
12	00001100	0C	FF	56	00111000	38	8	100	01100100	64	d
13	00001101	0D	CR	57	00111001	39	9	101	01100101	65	e
14	00001110	0E	SO	58	00111010	3A	:	102	01100110	66	f
15	00001111	0F	SI	59	00111011	3B	;	103	01100111	67	g
16	00010000	10	DLE	60	00111100	3C	<	104	01101000	68	h
17	00010001	11	DC1	61	00111101	3D	=	105	01101001	69	i
18	00010010	12	DC2	62	00111110	3E	>	106	01101010	6A	j
19	00010011	13	DC3	63	00111111	3F	?	107	01101011	6B	k
20	00010100	14	DC4	64	01000000	40	@	108	01101100	6C	l
21	00010101	15	NAK	65	01000001	41	A	109	01101101	6D	m
22	00010110	16	SYM	66	01000010	42	B	110	01101110	6E	n
23	00010111	17	ETB	67	01000011	43	C	111	01101111	6F	o
24	00011000	18	CAN	68	01000100	44	D	112	01110000	70	p
25	00011001	19	EM	69	01000101	45	E	113	01110001	71	q
26	00011010	1A	SUB	70	01000110	46	F	114	01110010	72	r
27	00011011	1B	ESC	71	01000111	47	G	115	01110011	73	s
28	00011100	1C	FS	72	01001000	48	H	116	01110100	74	t
29	00011101	1D	GS	73	01001001	49	I	117	01110101	75	u
30	00011110	1E	RS	74	01001010	4A	J	118	01110110	76	v
31	00011111	1F	US	75	01001011	4B	K	119	01110111	77	w
32	00100000	20	SP	76	01001100	4C	L	120	01111000	78	x
33	00100001	21	!	77	01001101	4D	M	121	01111001	79	y
34	00100010	22	"	78	01001110	4E	N	122	01111010	7A	z
35	00100011	23	#	79	01001111	4F	O	123	01111011	7B	{
36	00100100	24	\$	80	01010000	50	P	124	01111100	7C	
37	00100101	25	%	81	01010001	51	Q	125	01111101	7D	}
38	00100110	26	&	82	01010010	52	R	126	01111110	7E	~
39	00100111	27	'	83	01010011	53	S	127	01111111	7F	DEL
40	00101000	28	(84	01010100	54	T				
41	00101001	29)	85	01010101	55	U				
42	00101010	2A	*	86	01010110	56	V				
43	00101011	2B	+	87	01010111	57	W				