



USA Debit EMV™ Test Card Set Summary

Version 13.00

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B2 Contact Information

www.b2ps.com

Canada
251 Consumers Road, Suite 1200, Toronto, ON M2J 4R3
Tel: 416.730.9827

U.S.A.
1615 S. Congress Avenue, Suite 103, Delray Beach, FL 33445
Tel: 470.233.7374

Revision History

| Version | Date | Revisions |
|---------|--------------------|---|
| 1.00 | December 09, 2017 | <ul style="list-style-type: none"> Initial document release |
| 1.10 | December 14, 2017 | <ul style="list-style-type: none"> Recommended transaction \$value updated for cards 13, 15, 16 |
| 1.20 | May 30, 2018 | <ul style="list-style-type: none"> Renumbered Test Cases: CD.MMCL.C03-T01 corrected to CD.MCCL.C03-T01 CD.MMCL.C03-T02 became CD.MCCL.C03-T03 Updated Test Cases: CD.MCCL.C03-T01 CD.MCCL.C08-T01 CD.MCCL.C11-T01 CD.MCCL.C11-T03 New Test Cases: CD.MCCL.C03-T02 |
| 1.30 | June 1, 2018 | <ul style="list-style-type: none"> Removed Test Cases: CD.MCCL.C08-T03 CD.MCCL.C12-T03 CD.MCCL.C12-T04 Renumbered Test cases: CD.MCCL.C08-T04 became CD.MCCL.C08-T03 Updated Test Cases: CD.MCCL.C08-T02 CD.MCCL.C08-T03 CD.MCCL.C09-T01 Card version numbers (profile table, Tag data) updated to match physical card version - all are currently v4.0. Tags 82, 9F07, 9F69: interpretation of bit values added |
| 2.00 | August 20, 2018 | <ul style="list-style-type: none"> TC03: updated to v5.0 - Tag 57 modified |
| 3.00 | September 27, 2018 | <ul style="list-style-type: none"> Tag 82 (AIP) updated on non-Visa cards Discover cards (TC12, TC13) - Expiry date changed to 23/12 DNA Card (TC14) - Expiry date changed to 25/12 |
| 3.10 | December 13, 2018 | <ul style="list-style-type: none"> TC03: documentation updated to reflect Dual-Funding |
| 4.00 | March 11, 2019 | <ul style="list-style-type: none"> TC03: updated to v6.0 - Discretionary data modified |
| 4.01 | June 7, 2019 | <ul style="list-style-type: none"> Card set on which tests are based renamed to "USA Debit EMV Test Card Set". No change to cards themselves. |
| 5.00 | June 21, 2019 | <ul style="list-style-type: none"> TC16: updated to v5.0 - Language indicator modified |
| 6.00 | July 7, 2020 | <ul style="list-style-type: none"> TC10: Support for new physical cardstock added. No discernible change to EMV tags |

| Version | Date | Revisions |
|---------|-------------------|--|
| 6.10 | February 18, 2021 | <ul style="list-style-type: none"> TC15: MTI (Contactless) tags 9F52, 9F54, 9F55, 9F56, 9F57 revealed. |
| 7.00 | March 23, 2021 | <ul style="list-style-type: none"> TC05-TC11: (Mastercard/Maestro) change Expiry Date to 25/12 |
| 8.00 | December 14, 2021 | <ul style="list-style-type: none"> TC01-TC04: card expiry date updated TC-01, TC05: PAR (Tag 9F 24) added TC15: replaced with updated DI card (Interac Flash BIN '00') TC16: Interac card replaced with Mastercard Credit/Debit/ U.S. Maestro card |
| 9.00 | March 18, 2022 | TC15: new BIN, PAN, DES keys |
| 10.00 | August 15, 2022 | <ul style="list-style-type: none"> TC12-13 – Discover cards change Expiry Date to 05/26. New PANs assigned. TC14 – DNA card. Support for new cardstock. No change to functionality |
| 11.00 | December 14, 2022 | <ul style="list-style-type: none"> TC12– Tag 57 updated ('Final char is 'F') |
| 12.00 | March 15, 2023 | <ul style="list-style-type: none"> TC10 – Becomes DI Card TC15 - change cardstock – NO change to functionality |
| 13.00 | April 4, 2023 | <ul style="list-style-type: none"> TC12, TC13 – Cashback validation enabled |

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Chapter 1 - USA Debit EMV Test Card Set Profiles

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 *****

NOTICE

Interac Flash card has a '001203' BIN range. These cards are supported by all Canadian processors but are not yet supported by all U.S. and international processors.

***** Check with your acquirer account representative to determine if the 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 but it will not obtain a host approval. *****

RECOMMENDATION

For those that are relatively new to EMV and seek assistance in understanding 'the basics'...

Consider B2's online courses – eLearning and Virtual Training.

Learn from the comfort and convenience of your office (or home-office), at your own pace.

Visit: b2ps.com/b2-university

The B2 USA Debit Test Card Set contains 16 cards with at least one card from each of the following card brands.



| | Test Card 01 | Test Card 02 | Test Card 03 |
|---|---|---|--|
| Brand | Visa | Visa | Visa |
| Description (Card - Types) | Global / U.S. Common | U.S. Common | Credit / Debit / U.S. Common, Dual-Funding |
| AID list | A0000000031010 A0000000980840 | A0000000980840 | A000000003101001 A000000003101002 A0000000980840 |
| PAN on plastic | 4761 ***** 0135 | 4761 ***** 0135 | 4761 ***** 0176 |
| Expiry Date | 12/2024 | 12/2024 | 12/2024 |
| Service Code | 201 | 201 | 201 |
| Interface | Contact, Contactless, MSR | Contact, MSR | Contact, MSR |
| CVM (Contact) Default Condition: Terminal Supports CVM | Online PIN (ATM) Online PIN (MCash) Signature (MCash) Online PIN (CBack) Signature Online PIN See card definition | Online PIN (ATM) Fail CVM Processing (MCash) Online PIN (CBack) Online PIN No CVM required See card definition | Online PIN (ATM) Online PIN (MCash) Signature (MCash) Fail CVM Processing (CBack) Signature No CVM required Fail CVM Processing See card definition |
| Approval Amount | \$10.00 | \$10.00 | \$10.00 |
| Issuer Country Code | 840 - USA | 840 - USA | 840 - USA |
| Application Currency Code | 840 - USD | 840 - USD | 840 - USD |
| Language | 'en' - English | 'en' - English | 'en' - English |
| Card Version | v5.x | v5.x | v7.x |

| | Test Card 04 | Test Card 05 | Test Card 06 |
|---|--|---|---|
| Brand | Visa | Mastercard | Mastercard |
| Description (Card + types) | Interlink | Global / Common | Maestro Dual-Funding |
| AID list | A0000000033010 | A0000000041010 A0000000042203 | A0000000043060 D0561111 A0000000043060 D05621222 |
| PAN on plastic | 4761 ***** 0084 | 5413 3300 8909 9130 | 67999 ***** 2010 |
| Expiry Date | 12/2024 | 12/2025 | 12/2025 |
| Service Code | 221 | 201 | 220 |
| Interface | Contact, MSR | Contact, Contactless, MSR | Contact, MSR |
| CVM (Contact) Default Condition: <i>Terminal Supports CVM</i> | Online PIN No CVM required See card definition | Online PIN (ATM) Online PIN (CBack) Signature Online PIN No CVM required See card definition | Offline Plaintext PIN Online PIN (CBack) Fail CVM Processing See card definition |
| Approval Amount | \$10.00 | \$20.00 | \$20.00 |
| Issuer Country Code | 840 - USA | 840 - USA | 528 - NLD |
| Application Currency Code | 840 - USD | 840 - USD | 978 - EUR |
| Language | 'en' - English | 'en' - English | 'en' - English |
| Card Version | v5.x | v6.x | v5.x |

| | Test Card 07 | Test Card 08 | Test Card 09 |
|---|---|---|---|
| Brand | Mastercard | Mastercard | Mastercard |
| Description | Credit / Int'l | U.S. Maestro - Dual- Funding | Credit / Global / U.S. Common |
| AID list | A0000000041010 A00000000043060 | A0000000042203 D0561111 A0000000042203 D0562222 | A0000000041010 A0000000043060 A0000000042203 |
| PAN on plastic | 5413 ***** 0060 | 5413 ***** 9007 | 5413 ***** 0060 |
| Expiry Date | 12/2025 | 12/2025 | 12/2025 |
| Service Code | 201 | 220 | 201 |
| Interface | Contact, MSR | Contact, MSR | Contact, MSR |
| CVM (Contact) Default Condition: <i>Terminal Supports CVM</i> | Offline Plaintext PIN Online PIN Signature No CVM required Fail CVM Processing See card definition | Online PIN (CBack) Online PIN No CVM required Fail CVM Processing See card definition | Offline Plaintext PIN Online PIN Signature No CVM required Fail CVM Processing See card definition |
| Approval Amount | \$20.00 | \$20.00 | \$20.00 |
| Issuer Country Code | 826 - GBR | 840 - USA | 840 - USA |
| Application Currency Code | 826 - GBP | 840 - USD | 840 - USD |
| Language | 'en' - English | 'en' - English | 'en' - English |
| Card Version | v5.x | v5.x | v5.x |

| | Test Card 10 | Test Card 11 | Test Card 12 |
|---|--|--|--|
| Brand | Mastercard | Mastercard | Discover |
| Description | U.S. Maestro | MC+U.S. Maestro / Maestro+U.S. Maestro | Discover U.S. Debit / Discover |
| AID list | A0000000042203 | A0000000041010 A000000004220301 A0000000043060 A000000004220302 | A0000001524010 A0000001523010 |
| PAN on plastic | 5413 ***** 9130 | 5413 ***** 0060 | 6011 ***** 0138 |
| Expiry Date | 12/2025 | 12/2025 | 05/2026 |
| Service Code | 220 | 201 | 201 |
| Interface | Contact, Contactless, MSR | Contact, MSR | Contactless, Contact, MSR |
| CVM (Contact) Default Condition: <i>Terminal Supports CVM</i> | Online PIN (CBack) Online PIN No CVM required See card definition | Online PIN (CBack) Offline Plaintext PIN Online PIN Signature (paper) No CVM required See card definition | Online PIN No CVM required See card definition |
| Approval Amount | \$20.00 | \$20.00 | \$79.00 |
| Issuer Country Code | 840 - USA | 840 - USA | 840 - USA |
| Application Currency Code | 840 - USD | 840 - USD | 840 - USD |
| Language | 'en' - English | 'en' - English | 'enesfr' (English, Spanish, French) |
| Card Version | v7.x | v5.x | v8.x |

| | Test Card 13 | Test Card 14 | Test Card 15 |
|---|--|--|--|
| Brand | Discover | DNA | Interac |
| Description | Single AID | Debit Network Alliance | Canadian Debit |
| AID list | A0000001524010 | A0000006200620 | A0000002771010 |
| PAN on plastic | 6011 ***** 0120 | 4000 ***** 0028 | 0012 ***** 0003 |
| Expiry Date | 05/2026 | 12/2025 | 12/2028 |
| Service Code | 201 | 201 | 220 |
| Interface | Contact, MSR | Contact, MSR | Contactless, Contact, MSR |
| CVM (Contact) Default Condition: <i>Terminal Supports CVM</i> | Online PIN No CVM required See card definition | Online PIN (ATM) Online PIN (MCash) Online PIN No CVM required See card definition | Offline Enciphered PIN Offline Plaintext PIN Online PIN See card definition |
| Approval Amount | \$79.00 | \$10.00 | \$30.00 |
| Issuer Country Code | 840 - USA | 840 - USA | 124 - CAN |
| Application Currency Code | 840 - USD | 840 - USD | 124 -CAD |
| Language | 'en' - English | 'en' - English | 'en' - English |
| Card Version | v7.x | v6.x | v7.x |

| | Test Card 16 |
|---|---|
| Brand | Mastercard |
| Description | Credit / Debit / U.S. Maestro |
| AID list | A000000004101001 A000000004101002 A0000000042203 |
| PAN on plastic | 5413 ***** 0060 |
| Expiry Date | 12/2025 |
| Service Code | 201 |
| Interface | Contact, MSR |
| CVM (Contact) Default Condition: <i>Terminal Supports CVM</i> | Offline Plaintext PIN Online PIN Signature No CVM required Fail CVM Processing See card definition |
| Approval Amount | \$20.00 |
| Issuer Country Code | 840 - USA |
| Application Currency Code | 840 - USD |
| Language | 'en' - English |
| Card Version | v6.x |

1.1 Test Card 01 - Visa, DI, 2-AID (Visa Debit+US Debit), English, USA, USD

A Dual Interface (Contact+Contactless) 2-AID Visa debit card with an 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 - Visa Debit, AID A000000031010

| 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 |

1.1.2 Contact: CVM List - U.S. Debit, AID A0000000980840

| Cardholder Verification Method List ('0201 0205 4200 1F00 0000') | | | |
|--|---------------------|------------------------|-----------------|
| 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 |
| 5 | Fail CVM Processing | Always | Fail |

1.2 Test Card 02 - Visa, CO, 1-AID (US Debit), English, USA, USD

A contact-only, single-AID Visa debit card with an Issuer Country Code of 'USA' and Currency Code of 'USD'.

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

1.2.1 Contact: CVM List - US Debit, AID - A0000000980840

| Cardholder Verification Method List ('0201 0004 0205 4200 1F00') | | | |
|--|---------------------|------------------------|-----------------|
| CVM | Verification Method | Conditions | If unsuccessful |
| 1 | Online PIN | Unattended Cash | Fail |
| 2 | Fail CVM Processing | Manual Cash | Fail |
| 3 | Online PIN | Purchase with Cashback | Fail |
| 4 | Online PIN | Always | Next CVM |
| 5 | No CVM required | Always | Fail |

1.3 Test Card 03 - Visa, CO, 3-AID (Credit+Debit+US Common, 2-Funding), English, USA, USD

A contact-only, 3-AID combination Visa credit & debit card with 2 funding accounts which has an 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 - Visa Credit, AID - A00000003101001

| Cardholder Verification Method List ('0201 4204 1E04 0005 5E00 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 | Fail CVM Processing | Purchase with Cashback | Fail |
| 5 | Signature (paper) | Always | Next CVM |
| 6 | No CVM required | Always | Fail |
| 7 | Fail CVM Processing | Always | Fail |

1.3.2 Contact: CVM List - Visa Debit, AID A00000003101002

| Cardholder Verification Method List ('0201 4204 1E04 0005 5E00 1F00 0000') | | | |
|--|---------------------|------------------------|-----------------|
| 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 | Fail CVM Processing | Purchase with Cashback | Fail |
| 5 | Signature (paper) | Always | Next CVM |
| 6 | No CVM required | Always | Fail |
| 7 | Fail CVM Processing | Always | Fail |

1.3.3 Contact: CVM List - U.S. Common Debit, AID A0000000980840

| Cardholder Verification Method List ('0201 0004 0205 4200 1F00 0000') | | | |
|---|---------------------|------------------------|-----------------|
| CVM | Verification Method | Conditions | If unsuccessful |
| 1 | Online PIN | Unattended Cash | Fail |
| 2 | Fail CVM Processing | Manual Cash | Fail |
| 3 | Online PIN | Purchase with Cashback | Fail |
| 4 | Online PIN | Always | Next CVM |
| 5 | No CVM required | Always | Fail |

1.4 Test Card 04 - Visa, CO, 1-AID (Interlink), English, USA, USD

A contact-only, single-AID Visa Interlink debit card with an 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 - Visa Interlink, AID A0000000033010

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

1.5 Test Card 05 - Mastercard, DI, 2-AID (Mastercard Debit+US Debit), English, USA, USD

A Dual Interface (Contact+Contactless), 2-AID Mastercard debit card with an Issuer Country Code of 'USA' and Currency Code of 'USD'.

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

1.5.1 Contact: CVM List - Mastercard debit, AID A0000000041010

| Cardholder Verification Method List ('4201 0205 5E03 4203 1F00') | | | |
|--|---------------------|----------------------------|-----------------|
| CVM | Verification Method | Conditions | If unsuccessful |
| 1 | Online PIN | Unattended Cash | Next CVM |
| 2 | Online PIN | Purchase with Cashback | Fail |
| 3 | Signature (paper) | Terminal supports CVM type | Next CVM |
| 4 | Online PIN | Terminal supports CVM type | Next CVM |
| 5 | No CVM required | Always | Fail |

1.5.2 Contact: CVM List - U.S. Maestro, AID A0000000042203

| Cardholder Verification Method List ('4205 4203 1F03 0000') | | | |
|---|---------------------|----------------------------|-----------------|
| CVM | Verification Method | Conditions | If unsuccessful |
| 1 | Online PIN | Purchase with Cashback | Next CVM |
| 2 | Online PIN | Terminal supports CVM type | Next CVM |
| 3 | No CVM required | Terminal supports CVM type | Fail |
| 4 | Fail CVM Processing | Always | Fail |

1.5.3 CTLS: CVM List - Mastercard debit, AID A0000000041010 (PayPass)

| Cardholder Verification Method List ('0205 5E03 0203 1F03 0000') | | | |
|--|---------------------|----------------------------|-----------------|
| CVM | Verification Method | Conditions | If unsuccessful |
| 1 | Online PIN | Purchase with Cashback | Fail |
| 2 | Signature (paper) | Terminal supports CVM type | Next CVM |
| 3 | Online PIN | Terminal supports CVM type | Fail |
| 4 | No CVM required | Terminal supports CVM type | Fail |
| 5 | Fail CVM Processing | Always | Fail |

1.5.4 CTLS: CVM List - U.S. Maestro, AID A000000042203 (PayPass)

| Cardholder Verification Method List ('0205 4203 1F03 0000') | | | |
|---|---------------------|----------------------------|-----------------|
| 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 |
| 4 | Fail CVM Processing | Always | Fail |

1.6 Test Card 06 - Maestro, CO, 1-AID (2-Funding), English, NLD, EUR

A contact-only, single-AID Maestro debit card with 2 funding accounts with an 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 - Maestro Debit, AID A000000043060D0561111

| Cardholder Verification Method List ('4103 0203 0000') | | | |
|--|-----------------------|----------------------------|-----------------|
| CVM | Verification Method | Conditions | If unsuccessful |
| 1 | Offline Plaintext PIN | Terminal supports CVM type | Next CVM |
| 2 | Online PIN | Terminal supports CVM type | Fail |
| 3 | Fail CVM Processing | Always | Fail |

1.6.2 Contact: CVM List - Maestro Debit, AID A000000043060D0562222

| Cardholder Verification Method List ('4103 0203 0000') | | | |
|--|-----------------------|----------------------------|-----------------|
| CVM | Verification Method | Conditions | If unsuccessful |
| 1 | Offline Plaintext PIN | Terminal supports CVM type | Next CVM |
| 2 | Online PIN | Terminal supports CVM type | Fail |
| 3 | Fail CVM Processing | Always | Fail |

1.7 Test Card 07 - Mastercard Int'l, CO, 2-AID (Credit+Debit), English, GBR, GBP

A contact-only, 2-AID International Mastercard combination credit & debit card with an Issuer Country Code of 'GBR' and Currency Code of 'GBP'.

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

1.7.1 Contact: CVM List - Mastercard credit, AID A000000041010

| Cardholder Verification Method List ('4103 4203 5E03 5F03 0000') | | | |
|--|-----------------------|----------------------------|-----------------|
| CVM | Verification Method | Conditions | If unsuccessful |
| 1 | Offline Plaintext PIN | Terminal supports CVM type | 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 | Fail |
| 5 | Fail CVM Processing | Always | Fail |

1.7.2 Contact: CVM List - Maestro debit, AID A000000043060

| Cardholder Verification Method List ('4103 4203 0000') | | | |
|--|-----------------------|----------------------------|-----------------|
| CVM | Verification Method | Conditions | If unsuccessful |
| 1 | Offline Plaintext PIN | Terminal supports CVM type | Next CVM |
| 2 | Online PIN | Terminal supports CVM type | Next CVM |
| 3 | Fail CVM Processing | Always | Fail |

1.8 Test Card 08 - U.S. Maestro, CO, 1-AID (2-Funding), English, USA, USD

A contact-only, single AID Mastercard (U.S. Maestro) debit card with 2 funding accounts with an Issuer Country Code of 'USA' and Currency Code of 'USD'.

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

1.8.1 Contact: CVM List - Mastercard U.S. Checking, AID A000000042203D0561111

| Cardholder Verification Method List ('0205 4203 1F03 0000') | | | |
|---|---------------------|----------------------------|-----------------|
| 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 |
| 4 | Fail CVM Processing | Always | Fail |

1.8.2 Contact: CVM List - Mastercard U.S. Savings, AID A000000042203D0562222

| Cardholder Verification Method List (0205 4203 1F03 0000') | | | |
|--|---------------------|----------------------------|-----------------|
| 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 |
| 4 | Fail CVM Processing | Always | Fail |

1.9 Test Card 09 - Mastercard, CO, 3-AID (Credit+Maestro x2), English, USA, USD

A contact-only, 3-AID combination Mastercard Credit, Maestro and U.S. Maestro with an Issuer Country Code of 'USA' and Currency Code of 'USD'.

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

1.9.1 Contact: CVM List - Mastercard credit, AID A000000041010

| Cardholder Verification Method List ('4103 4203 5E03 1F00 0000') | | | |
|--|-----------------------|----------------------------|-----------------|
| CVM | Verification Method | Conditions | If unsuccessful |
| 1 | Offline Plaintext PIN | Terminal supports CVM type | 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 | Fail |
| 5 | Fail CVM Processing | Always | Fail |

1.9.2 Contact: CVM List - Maestro debit, AID A000000043060

| Cardholder Verification Method List ('4103 0203 0000') | | | |
|--|-----------------------|----------------------------|-----------------|
| CVM | Verification Method | Conditions | If unsuccessful |
| 1 | Offline Plaintext PIN | Terminal supports CVM type | Next CVM |
| 2 | Online PIN | Terminal supports CVM type | Fail |
| 3 | Fail CVM Processing | Always | Fail |

1.9.3 Contact: CVM List - U.S. Maestro, AID A000000042203

| 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 |

1.10 Test Card 10 - Mastercard, DI, 1-AID (US Maestro), English, USA, USD

A Dual Interface (Contact+Contactless), single-AID Mastercard U.S. Maestro debit card with an Issuer Country Code of 'USA' and Currency Code of 'USD'.

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

1.10.1 Contact: CVM List - U.S. Maestro, AID A000000042203

| 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 |

1.10.2 CTLS: CVM List - U.S. Maestro, AID A000000042203 (PayPass)

| 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 |

1.11 Test Card 11 - Mastercard, CO, 4-AID (MC+USM/Maestro+USM), English, USA, USD

A contact-only, 4-AID Mastercard debit card with a pair of multi-funding accounts (Mastercard-U.S. Maestro / Maestro-U.S. Maestro) with an Issuer Country Code of 'USA' and Currency Code of 'USD'.

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

1.11.1 Contact: CVM List - U.S. checking, AID A0000000422030

| 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 |

1.11.2 Contact: CVM List - Maestro debit, AID A000000043060

| Cardholder Verification Method List ('0205 4103 0203 0000') | | | |
|---|-----------------------|----------------------------|-----------------|
| CVM | Verification Method | Conditions | If unsuccessful |
| 1 | Online PIN | Purchase with Cashback | Fail |
| 2 | Offline Plaintext PIN | Terminal supports CVM type | Next CVM |
| 3 | Online PIN | Terminal supports CVM type | Fail |
| 4 | No CVM required | Always | Fail |

1.11.3 Contact: CVM List - U.S. Savings debit, AID A00000004220302

| 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 |

1.12 Test Card 12 - Discover, DI, 2-AID (U.S. Debit, Discover), Eng/Spa/Fre, USA, USD

A Dual Interface (Contact+Contactless), 2-AID Discover debit card with an Issuer Country Code of 'USA' and Currency Code of 'USD'.

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

1.12.1 Contact: CVM List - Discover U.S. Debit, AID A0000001524010

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

1.12.2 Contact: CVM List - Discover Debit, AID A0000001523010

| Cardholder Verification Method List ('0201 0203 1E03 1F03') | | | |
|---|---------------------|----------------------------|-----------------|
| CVM | Verification Method | Conditions | If unsuccessful |
| 1 | Online PIN | Unattended Cash | Next CVM |
| 2 | Online PIN | Terminal supports CVM type | Fail |
| 3 | Signature (paper) | Terminal supports CVM type | Fail |
| 4 | No CVM required | Terminal supports CVM type | Fail |

1.12.3 CTLs: CVM List - Discover U.S. Debit, AID A0000001524010 (D-PAS EMV, Online)

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

1.13 Test Card 13 - Discover, CO, 1-AID (U.S. Debit), English, USA, USD

A contact-only, single-AID Discover debit card with an Issuer Country Code of 'USA' and Currency Code of 'USD'.

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

1.13.1 Contact: CVM List - Discover U.S. Debit, AID A0000001524010

| Cardholder Verification Method List ('4203 1F03 0000') | | | |
|--|---------------------|----------------------------|-----------------|
| CVM | Verification Method | Conditions | If unsuccessful |
| 1 | Online PIN | Terminal supports CVM type | Next CVM |
| 2 | No CVM required | Terminal supports CVM type | Fail |
| 3 | No CVM required | Always | Fail |

1.14 Test Card 14 - DNA, CO, 1 AID (DNA), English, USA, USD

A contact-only, single-AID Debit Network Alliance debit card with an Issuer Country Code of 'USA' and Currency Code of 'USD'.

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

1.14.1 Contact: CVM List - DNA, AID A000006200620

| 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 |

1.15 Test Card 15 - Interac, DI, 1-AID (Interac), English, CAN, CAD

A Dual Interface (Contact+Contactless), 1-AID(Interac) Interac (Canadian) debit card with an Issuer Country Code of 'Canada' and Currency Code of 'CAD'.

All Merchant Type Indicator (MTI) Limits (tags 9F52, 9F54, 9F55, 9F56, 9F57) set to \$50.01

The recommended transaction amount to generate a host approval is \$30.00.

1.15.1 Contact: CVM List - Interac, AID A0000002771010

| Cardholder Verification Method List ('0403 0103 0203') | | | |
|--|------------------------|----------------------------|-----------------|
| 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 |

1.16 Test Card 16 - Mastercard, CO, 3-AID, English, USA, USD

A contact-only Mastercard, 3-AID Credit / Debit card with an Issuer Country Code of 'USA' and Currency Code of 'USD'.

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

1.16.1 Contact: CVM List - Mastercard, AID A000000004101001

| Cardholder Verification Method List ('4103 4203 5E03 1F00 0000') | | | |
|--|-----------------------|----------------------------|-----------------|
| CVM | Verification Method | Conditions | If unsuccessful |
| 1 | Offline Plaintext PIN | Terminal supports CVM type | Next CVM |
| 2 | Online PIN | Terminal supports CVM type | Next CVM |
| 3 | Signature (Paper) | Terminal supports CVM type | Next CVM |
| 4 | No CVM required | Always | Fail |
| 5 | Fail CVM Processing | Always | Fail |

1.16.2 Contact: CVM List - Mastercard, AID A000000004101002

| 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 |

1.16.3 Contact: CVM List - Mastercard, AID A0000000042203

| 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 |