



# UnionPay BIN 81 Test Card Set Summary

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## **B2 Contact Information**

251 Consumers Road, Suite 1200, Toronto, ON M2J 4R3  
555 Northpoint Center, Suite 400, Alpharetta, GA 30022  
Tel: 416.730.9827 [www.b2ps.com](http://www.b2ps.com)

## Revision History

Version	Date	Updated By	Revisions
1.00	December 19 , 2018	B2PS	<ul style="list-style-type: none"><li>• Initial document release</li></ul>
1.10	March 6, 2019	B2PS	<ul style="list-style-type: none"><li>• Added PIN Value advisory</li></ul>
1.11	June 18, 2019	B2PS	<ul style="list-style-type: none"><li>• Set references to "UL" removed. No change to cards themselves.</li></ul>

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**CAUTION**

Multiple consecutive incorrect PIN entry attempts may result in the card being blocked.  
This is known as being 'PIN Blocked'.  
If this occurs, it will no longer be possible to enter an Offline PIN,  
which will cause all future transactions to be declined.

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

**PIN Values**

The default PIN value for UnionPay test cards is '111111'.  
This may not be applicable in all test scenarios or host environments.

**Chapter 1 - UnionPay QP BIN 81 Test Card Set Profiles**

This UnionPay BIN 81 Test Card Set contains 3 EMV test cards and 3 magstripe (Fallback) cards.



	Test Card FT27 / QPC20	Test Card FT28 / QPC21	Test Card FT29 / QPC22
<b>Brand</b>	UnionPay	UnionPay	UnionPay
<b>Description (Card - Types)</b>	Credit	Debit	Credit
<b>AID list</b>	A000000333010102	A000000333010103	A000000333010101
<b>PAN list</b>	817199 ***** 0018	817199 ***** 0021	816399 *** 0010
<b>Expiry Date</b>	10/2030	10/2030	10/2030
<b>Service Code</b>	201	201	201
<b>Interface</b>	Contact, Contactless, MSR	Contact, Contactless, MSR (no content)	Contact, Contactless, MSR
<b>CVM</b>	<a href="#">See card definition</a>	<a href="#">See card definition</a>	<a href="#">See card definition</a>
<b>Approval Amount</b>	\$10.00	\$10.00	\$10.00
<b>Issuer Country Code</b>	156 - CHN	156 - CHN	156 - CHN
<b>Application Currency Code</b>	156 - CNY	156 - CNY	156 - CNY
<b>Language</b>	'zh' - Chinese	'zh' - Chinese	'zh' - Chinese
<b>Card Version</b>	v9.1 / v1.0	v9.1 / v1.0	v9.1 / v1.0

	Test Card B1	Test Card B2	Test Card B3
Brand	UnionPay	UnionPay	UnionPay
Description (Card - Types)	Credit	Credit	Credit
AID list	-	-	-
PAN list	817199 ***** 0000	816399 ***** 0068	816399 ***** 6888
Expiry Date	10/2030	10/2030	10/2030
Service Code	121	121	121
Interface	MSR	MSR	MSR
CVM	-	-	-
Approval Amount	\$10.00	\$10.00	\$10.00
Issuer Country Code	-	-	-
Application Currency Code	-	-	-
Language	-	-	-
Card Version	v1.2	v1.2	v1.2

## 1.1 Test Card FT27 / QPC20 - UnionPay, DI, 1-AID, English, CHN, CNY

A Dual Interface, single-AID(UnionPay) credit card with an Issuer Country Code of 'China' and Currency Code of 'CNY'. Languages supported include Chinese.

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

### 1.1.1 Contact: CVM List - AID A00000333010102, EMV, 1<sup>st</sup> GAC ARQC

Cardholder Verification Method List ('4203 1E03 1F00')			
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	Always	Fail

### 1.1.2 Contact: CVM List - AID A00000333010102, Low-Value

Cardholder Verification Method List ('4203 1E03 1F00')			
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	Always	Fail

### 1.1.3 Contact: CVM List - AID A00000333010102, Dual-Currency, Low Value

Cardholder Verification Method List ('4203 1E03 1F00')			
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	Always	Fail

### 1.1.4 Contactless: CVM List - AID A00000333010102, Debit/Credit

Cardholder Verification Method List ('4203 1E03 1F00')			
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	Always	Fail

## 1.2 Test Card FT28 / QPC21 - UnionPay, DI, 1-AID, English, CHN, CNY

A Dual Interface, single-AID(UnionPay) credit card with an Issuer Country Code of 'China' and Currency Code of 'CNY'. Languages supported are Chinese and English.

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

### 1.2.1 Contact: CVM List - AID A00000333010103, EMV, 1<sup>st</sup> GAC ARQC

Cardholder Verification Method List ('4203 1E03 1F00')			
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	Always	Fail

### 1.2.2 Contact: CVM List - AID A00000333010103, Low-Value

Cardholder Verification Method List ('4203 1E03 1F00')			
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	Always	Fail

### 1.2.3 Contact: CVM List - AID A00000333010103, Dual-Currency, Low Value

Cardholder Verification Method List ('4203 1E03 1F00')			
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	Always	Fail

### 1.2.4 Contactless: CVM List - AID A00000333010103, Debit/Credit

Cardholder Verification Method List ('4203 1E03 1F00')			
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	Always	Fail



### 1.3 Test Card FT29 / QPC22 - UnionPay, DI, 1-AID, Chinese, CHN, CNY

A Dual Interface, single-AID(UnionPay) credit card with an Issuer Country Code of 'China' and Currency Code of 'CNY'. Languages supported include Chinese.

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

#### 1.3.1 Contact: CVM List - AID A00000333010101, EMV, 1<sup>st</sup> GAC ARQC

Cardholder Verification Method List ('4203 1E03 1F00')			
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	Always	Fail

#### 1.3.2 Contact: CVM List - AID A00000333010101, Low-Value

Cardholder Verification Method List ('5E03 4203 1F00')			
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	Always	Fail

#### 1.3.3 Contact: CVM List - AID A00000333010101, Dual-Currency, Low Value

Cardholder Verification Method List ('4203 1E03 1F00')			
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	Always	Fail

#### 1.3.4 Contactless: CVM List - AID A00000333010101, Debit/Credit

Cardholder Verification Method List ('4203 1E03 1F00')			
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	Always	Fail

**1.4 Test Card B1 - UnionPay, Magstripe-Only, Fallback card**

A magstripe Fallback card

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

**1.5 Test Card B2 - UnionPay, Magstripe-Only, Fallback card**

A magstripe Fallback card

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

**1.6 Test Card B3 - UnionPay, Magstripe-Only, Fallback card**

A magstripe Fallback card

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