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

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Powered by **B2**

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Revision History

Version	Date	Updated By	Revisions
5.00	May 02, 2016	B2PS	Initial document release
5.01	May 24, 2016	B2PS	• Cards that have multiple AIDs now show CVMs for each • Transaction Values added • Various consistency, typographical, format corrections
5.02	June 23, 2016	B2PS	• TC 09 - IIN added in profiles table
5.10	July 20, 2016	B2PS	• TC 01 - Version change to v5.1 Service code corrected on the card plastic only. No changes made to card content - functionally, v5.1 is identical to v5.0 • TC 03 - Expiry change from 18/12 to 19/12 • TC 10 – Card version change to v5.1. Changes made to card content are not evident in this Summary document
5.20	August 30, 2016	B2PS	• TC 08, TC09 - Incorrect notation as "credit" card in card description fixed • Duplex-print ready: Header, Margins, tables adjusted
5.30	October 5, 2016	B2PS	• TC 06 PAN corrected in profile table
5.40	December 19, 2016	B2PS	• TC 02 Service code corrected in profile table. Card content unchanged but card plastic also corrected so card version changed.
6.00	March 22, 2017	B2PS	• TC 10 - Tag 5A corrected in card, so card version changed.
7.00	January 5, 2018	B2PS	• TC06 - New version v6.0: Discretionary data updated (CVV)
8.00	October 12, 2018	B2PS	• Visa card TC03 - CVM change, Expiry changed to 22/12 • Amex cards (TC13, TC14) - Expiry changed to 24/12 • Discover cards (TC15, TC16) - Expiry changed to 23/12 • DNA card TC17 - PAN changed, Expiry changed to 25/12
8.01	June 7, 2019	B2PS	• Set renamed to "UAT ATM EMV Test Card Set". No change to cards themselves.
9.00	September 15, 2020	B2PS	• TC07-TC09, TC11 – updated cardstock support, where applicable "MasterCard" > "Mastercard"

Table of Contents

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 -   User Acceptance Test ATM Test Card Set Profiles

This User Acceptance Test (UAT) ATM Test Card Set contains 19 cards with at least one card from each of the following card brands.

	Test Card 01	Test Card 02	Test Card 03
Brand	Visa	Visa	Visa
Type	ATM	ATM	Debit
Description	Online Only, Visa Plus	Online Only, Visa Interlink	Visa Debit: • U.S. Common Debit • Global Debit
IIN	-	-	476173
AID	A0000000038010	A0000000033010	A0000000980840 A0000000031010
PAN	476173 ****** 0671	476173 ****** 0671	476173 ****** 0135
Expiry Date	12/2022	12/2022	12/2022
Service Code	221	221	201
Interface	Contact, MSR	Contact, MSR	Contact, MSR
CVM	See card definition	See card definition	See card definition
Approval Amount	$20.00	$20.00	$20.00
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	v5.1	v5.1	v6.0

	Test Card 04	Test Card 05	Test Card 06
Brand	Visa	Visa	Visa
Type	ATM	Credit	Credit
Description	Dual AID: • Visa Plus • Visa Interlink	Visa Credit	Fallback
IIN	-	-	-
AID	A0000000038010 A0000000033010	A0000000031010	-
PAN	476173 ****** 0671	476173 ****** 0119	476173 ****** 0267
Expiry Date	12/2022	12/2022	12/2022
Service Code	201	201	201
Interface	Contact, MSR	Contact, MSR	MSR
CVM	See card definition	See card definition	See card definition
Approval Amount	$20.00	$10.00	$20.00
Issuer Country Code	840 - USA	840 - USA	-
Application Currency Code	840 - USD	840 - USD	-
Language	'en' – English	'en' – English	-
Card Version	v5.0	v5.0	v6.0

	Test Card 07	Test Card 08	Test Card 09
Brand	Mastercard	Mastercard	Mastercard
Type	ATM	Debit	Debit
Description	Cirrus Card	International Maestro	Mastercard Maestro
IIN	-	-	541333
AID	A0000000046000	A0000000043060	A0000000042203
PAN	679997 ********* 0024	679999 ******* 2010	541333 ****** 9023
Expiry Date	12/2025	12/2025	12/2025
Service Code	201	220	620
Interface	Contact, MSR	Contact, MSR	Contact, MSR
CVM	See card definition	See card definition	See card definition
Approval Amount	$20.00	$20.00	$20.00
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	v6.0	v6.0	v6.0

	Test Card 10	**Test Card 11**	**Test Card 12**
Brand	Mastercard	Mastercard	Mastercard
Type	Debit	ATM	Credit
Description	Mastercard Debit: • U.S. Common Debit • Global Debit	Cirrus Card	Fallback
IIN	541333	-	-
AID	A0000000042203 A0000000041010	A0000000041010	-
PAN	541333 ****** 9130	541333 ****** 4111	541333 ****** 0029
Expiry Date	12/2022	12/2022	12/2022
Service Code	201	201	201
Interface	Contact, MSR	Contact, MSR	MSR
CVM	See card definition	See card definition	See card definition
Approval Amount	$20.00	$20.00	$20.00
Issuer Country Code	840 - USA	840 - USA	
Application Currency Code	840 - USD	840 - USD	
Language	'en' – English	'en' – English	
Card Version	v5.2	v6.0	v5.0

	Test Card 13	**Test Card 14**	**Test Card 15**
Brand	American Express	American Express	Discover
Type	Credit	Credit	Credit
Description	Amex Credit	Fallback	Discover Credit
IIN	-	-	-
AID	A0000000002501	-	A0000001523010
PAN	374245 ***** 1006	374245 ****** 006	651000 ****** 0216
Expiry Date	12/2024	12/2024	12/2023
Service Code	201	201	201
Interface	Contact, MSR	MSR	Contact, MSR
CVM	See card definition	See card definition	See card definition
Approval Amount	$68.00	$36.00	$160.00
Issuer Country Code	840 - USA		840 - USA
Application Currency Code	840 - USD		840 - USD
Language	'en' – English		'en' – English
Card Version	v6.0	v6.0	v6.0

	Test Card 16	Test Card 17	Test Card 18
Brand	Discover	DNA	Interac
Type	Credit	Debit	Debit
Description.	Fallback	Debit Network Alliance Debit	Canadian Debit
IIN	-		
AID	-	A0000006200620	A0000002771010
PAN	651000 ****** 0331	400000 ****** 0028	450644 ****** 1933
Expiry Date	12/2023	12/2025	12/2022
Service Code	201	201	220
Interface	MSR	Contact, MSR	Contact, MSR
CVM	See card definition	See card definition	See card definition
Approval Amount	$26.00	$20.00	$20.00
Issuer Country Code		840 - USA	124 - CAN
Application Currency Code		840 - USD	124 – CAD
Language		'en' – English	'en' – English
Card Version	v6.0	v6.0	v5.0

	Test Card 19
Brand	Interac
Type	Debit
Description.	Canadian Debit
IIN	
AID	A0000002771010
PAN	450644 ****** 1933
Expiry Date	12/2022
Service Code	220
Interface	Contact, MSR
CVM	See card definition
Approval Amount	$20.00
Issuer Country Code	124 – CAN
Application Currency Code	124 - CAD
Language	'fr' – French
Card Version	v5.0

1.1   Test Card 01 – Visa Plus, Credit, English, USA, USD

A Visa Plus card with Issuer Country Code of 'USA' and Currency Code of 'USD'.

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

1.1.1   Cardholder Verification Method List

Cardholder Verification Method List ('4201 4204 5E03 1F00')			
CVM	Verification Method	Conditions	If unsuccessful
1	Online PIN	Unattended Cash	Next CVM
2	Online PIN	Manual Cash	Next CVM
3	Signature (paper)	Terminal supports CVM type	Next CVM
4	No CVM required	Always	Fail

1.2   Test Card 02 – Visa Interlink, Credit, English, USA, USD

A Visa Interlink card with Issuer Country Code of 'USA' and Currency Code of 'USD'.

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

1.2.1   Cardholder Verification Method List

Cardholder Verification Method List ('4201 4204 5E03 1F00')			
CVM	Verification Method	Conditions	If unsuccessful
1	Online PIN	Unattended Cash	Next CVM
2	Online PIN	Manual Cash	Next CVM
3	Signature (paper)	Terminal supports CVM type	Next CVM
4	No CVM required	Always	Fail

1.3   Test Card 03 – Visa, Dual AID, Debit, English, USA, USD

A Visa debit card with two AIDs, Issuer Country Code of 'USA' and Currency Code of 'USD'.

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

1.3.1   Cardholder Verification Method List – AID (A0000000980840)

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

1.3.2   Cardholder Verification Method List – AID (A0000000031010)

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

1.4   Test Card 04 – Visa, Dual AID, ATM, English, USA, USD

A Visa ATM (Plus/Interlink) card with two AIDs, 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   Cardholder Verification Method List – AID (A0000000038010)

Cardholder Verification Method List ('4201 4204 5E03 1F00')			
CVM	**Verification Method**	**Conditions**	**If unsuccessful**
1	Online PIN	Unattended Cash	Next CVM
2	Online PIN	Manual Cash	Next CVM
3	Signature (paper)	Terminal supports CVM type	Next CVM
4	No CVM required	Always	Fail

1.4.2   Cardholder Verification Method List – AID (A0000000033010)

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

1.5   Test Card 05 – Visa, Credit, English, USA, USD

A Visa credit card with Issuer Country Code of 'USA' and Currency Code of 'USD'.

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

1.5.1   Cardholder Verification Method List

Cardholder Verification Method List ('4201 4204 5E03 1F00')			
CVM	**Verification Method**	**Conditions**	**If unsuccessful**
1	Online PIN	Unattended Cash	Next CVM
2	Online PIN	Manual Cash	Next CVM
3	Signature (paper)	Terminal supports CVM type	Next CVM
4	No CVM required	Always	Fail

1.6   Test Card 06 – Visa, Technical Fallback Card

This card has a chip image printed on the card but it does not contain an actual chip.

When inserted, a chip error will be detected.

This should trigger Technical Fallback processing and the transaction should continue as a magstripe Technical Fallback transaction.

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

Note: The test host may Approve / Decline based on its configuration with respect to CVV processing.

1.7   Test Card 07 – Mastercard, Credit, English, USA, USD

A Mastercard Cirrus credit card with Issuer Country Code of 'USA' and Currency Code of 'USD'.

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

1.7.1   Cardholder Verification Method List

Cardholder Verification Method List ('4201 5E03 1F03')			
CVM	**Verification Method**	**Conditions**	**If unsuccessful**
1	Online PIN	Unattended Cash	Next CVM
2	Signature (paper)	Terminal supports CVM type	Next CVM
3	No CVM required	Terminal supports CVM type	Fail

1.8 Test Card 08 – Mastercard Int'l Maestro, Debit, English, USA, USD

A Mastercard International Maestro debit card with Issuer Country Code of 'USA' and Currency Code of 'USD'.

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

1.8.1 Cardholder Verification Method List

Cardholder Verification Method List ('4201 5E03 1F03')			
CVM	**Verification Method**	**Conditions**	**If unsuccessful**
1	Online PIN	Unattended Cash	Next CVM
2	Signature (paper)	Terminal supports CVM type	Next CVM
3	No CVM required	Terminal supports CVM type	Fail

1.9 Test Card 09 – Mastercard US Maestro, Debit, English, USA, USD

A Mastercard US Maestro debit card with Issuer Country Code of 'USA' and Currency Code of 'USD'.

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

1.9.1 Cardholder Verification Method List

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	Always	Fail

1.10 Test Card 10 – Mastercard, Dual AID, Debit, English, USA, USD

A Mastercard debit card with two AIDs, 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 Cardholder Verification Method List – AID (A0000000041010)

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

1.10.2 Cardholder Verification Method List – 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

1.11   Test Card 11 – Mastercard, Credit, English, USA, USD

A Mastercard credit card with Issuer Country Code of 'USA' and Currency Code of 'USD'.

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

1.11.1 Cardholder Verification Method List

Cardholder Verification Method List ('4201 4403 4103 5E03 1F03')			
CVM	**Verification Method**	**Conditions**	**If unsuccessful**
1	Online PIN	Unattended Cash	Next CVM
2	Offline PIN	Terminal supports CVM type	Next CVM
3	Offline Plaintext PIN	Terminal supports CVM type	Next CVM
4	Signature (paper)	Terminal supports CVM type	Next CVM
5	No CVM required	Terminal supports CVM type	Fail

1.12   Test Card 12 – Mastercard, Technical Fallback Card

This card has a chip image printed on the card but it does not contain an actual chip.

When inserted, a chip error will be detected.

This should trigger Technical Fallback processing and the transaction should continue as a magstripe Technical Fallback transaction.

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

1.13 Test Card 13 – American Express, Credit, English, USA, USD

An American Express credit card with Issuer Country Code of 'USA' and Currency Code of 'USD'.

The recommended transaction amount to generate a host approval is $68.00.

1.13.1 Cardholder Verification Method List

Cardholder Verification Method List ('4201 4203 5E03 5F03')			
CVM	**Verification Method**	**Conditions**	**If unsuccessful**
1	Online PIN	Unattended Cash	Next CVM
2	Online PIN	Terminal supports CVM type	Next CVM
3	Signature (paper)	Terminal supports CVM type	Next CVM
4	No CVM required	Terminal supports CVM type	Next CVM

1.14 Test Card 14 – American Express, Technical Fallback Card

This card has a chip image printed on the card but it does not contain an actual chip.

When inserted, a chip error will be detected.

This should trigger Technical Fallback processing and the transaction should continue as a magstripe Technical Fallback transaction.

The recommended transaction amount to generate a host approval is $36.00.

1.15 Test Card 15 – Discover, Credit, English, USA, USD

A Discover credit card with Issuer Country Code of 'USA' and Currency Code of 'USD'.

The recommended transaction amount to generate a host approval is $160.00.

1.15.1 Cardholder Verification Method List

Cardholder Verification Method List ('4203 5E03 1F03')			
CVM	**Verification Method**	**Conditions**	**If unsuccessful**
1	Online PIN	Terminal supports CVM type	Next CVM
2	Signature (paper)	Terminal supports CVM type	Next CVM
3	No CVM required	Terminal supports CVM type	Fail

1.16   Test Card 16 – Discover, Technical Fallback Card

This card has a chip image printed on the card but it does not contain an actual chip.

When inserted, a chip error will be detected.

This should trigger Technical Fallback processing and the transaction should continue as a magstripe Technical transaction.

The recommended transaction amount to generate a host approval is $26.00.

1.17   Test Card 17 – DNA, Debit, English, USA, USD

A Debit Network Alliance debit card with Issuer Country Code of 'USA' and Currency Code of 'USD'.

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

1.17.1 Cardholder Verification Method List

Cardholder Verification Method List ('0201 0205 0204 1F00')			
CVM	**Verification Method**	**Conditions**	**If unsuccessful**
1	Online PIN	Unattended Cash	Fail
2	Online PIN	Purchase with Cashback	Fail
3	Online PIN	Manual Cash	Fail
4	No CVM required	Always	Fail

1.18   Test Card 18 – Interac, Debit, English, CAN, CAD

An Interac Canadian debit card with Issuer Country Code of 'Canada' and Currency Code of 'CAD'.

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

1.18.1 Cardholder Verification Method List

Cardholder Verification Method List('4103 0203')			
CVM	**Verification Method**	**Conditions**	**If unsuccessful**
1	Offline Plaintext PIN	Terminal Supports CVM type	Next CVM
2	Online PIN	Terminal Supports CVM type	Fail

1.19　Test Card 19 – Interac, Debit, French, CAN, CAD

An Interac Canadian debit card with Issuer Country Code of 'Canada' and Currency Code of 'CAD'.

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

1.19.1　Cardholder Verification Method List

Cardholder Verification Method List ('4103 0203')			
CVM	**Verification Method**	**Conditions**	**If unsuccessful**
1	Offline Plaintext PIN	Terminal Supports CVM type	Next CVM
2	Online PIN	Terminal Supports CVM type	Fail