

# Merchant Test Cards - Frequently Asked Questions



## 1. WHICH PAYMENT BRANDS ARE COVERED BY THE CARDS?

The cards cover American Express, Discover / Diners, Mastercard, Visa, China UnionPay, INTERAC and JCB.

## 2. CAN I PURCHASE BOTH CONTACT AND CONTACTLESS CARDS FROM YOU?

Yes. There are cards available to test either contact or contactless transactions.

## 3. DO I HAVE TO PURCHASE FULL PACKS?

No. You can purchase any of the cards in the packs individually.

## 4. CAN I PURCHASE A CARD THAT HAS CONTACT AND CONTACTLESS CAPABILITY IN ONE CARD?

No. The cards are either contact or contactless – there is no dual-purpose card available.

## 5. CAN I USE THE CARDS IN A LIVE ENVIRONMENT?

No. The cards are intended for basic transaction / confidence testing and training purposes only and are not intended to be used in a live environment.

## 6. ARE THE CARDS SUITABLE FOR CARDHOLDER NOT PRESENT TRANSACTIONS?

No. The cards are not suitable for CNP transactions and should only be used with a test host or in training mode on a terminal loaded with relevant payment scheme test keys.

## 7. CAN I ORDER CARDS TO TEST FOR OTHER TYPES OF TRANSACTION?

Our cards are not suitable for testing loyalty cards, fuel cards, account cards or any other of a similar type. Additionally the cards can't be used for online testing where a CVV is required.

## 8. CAN I TEST FALL-BACK WITH THE CARDS?

Yes. The cards have encoded mag-stripe suitable for testing fall-back.

## 9. WHAT SCENARIOS CAN I TEST WITH THE CARDS?

There are PIN numbers for three scenarios (contact cards only):

1234	PIN Validation Successful
5678	Invalid PIN, one retry left
1122	Blocked PIN

## 10. CAN I BLOCK THE PIN?

No. The blocked PIN is a simulated scenario but the PIN is not actually blocked so can be re-used for further testing.

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## 11. DO I INSERT OR 'TAP' THE CONTACTLESS CARDS?

Contactless cards are designed to be used contactlessly and should not be inserted into the POS.

## 12. WHAT HAPPENS WHEN THE CARDS EXPIRE?

When the cards expire you will need to purchase new ones. For details of expiry dates on the cards, please contact [sales@iccsolutions.com](mailto:sales@iccsolutions.com).

*For any card with less than 12 months remaining before expiry, should you wish to purchase, please note that they will not be replaced or refunded once new expiry dates are released.*

## 13. WHAT TYPE OF TRANSACTIONS ARE POSSIBLE WITH THE MERCHANT TRAINING CARDS?

The cards are suitable for performing offline / online approval test transactions in any country, deferring to the local currency in the terminal where the cards are being used.

These test cards are intended for basic transaction / confidence testing and training purposes only and are NOT intended to be used in a live environment. Neither are they suitable for cardholder not present transactions and should only be used with a test host or in training mode on a terminal loaded with relevant payment scheme test keys.

Please be aware and take into consideration Mastercard Debit, Visa Debit and Visa Electron cards contain Credit card BIN ranges which can cause a problem for certain terminals unable to correctly process and route as a Debit transaction. The Maestro International card **does contain** a valid Debit BIN range.

## 14. ARE THE CARDS SUITABLE FOR TESTING FALL-BACK?

Yes. The cards have the mag-stripe encoded. When using a Chip & PIN and mag-stripe terminal, if you swipe the card first, then the terminal will request to perform a chip transaction. If the card is then inserted with chip covered or reversed, a fall-back to mag-stripe transaction can be performed. When using a mag-stripe only terminal you may perform a transaction using the mag-stripe instead of the chip on the card.

## 15. IF MY TERMINAL IS LOCATED OUTSIDE THE UK, AND SET TO A CURRENCY OTHER THAN GBP, WILL ALL THE TEST CARDS WORK?

The card will work with terminals in any country and any currency as long as the terminal AID / application is set to accept each Card Brand (e.g. JCB). As this is determined by the terminal configuration / setup, you will need to check this with the terminal provider before ordering the cards.

## 16. CAN I USE THESE CARDS FOR LEVEL 3 BRAND ACCREDITATION TESTING?

No. These cards are not suitable for use with our Level 3 test tools. Please contact [sales@iccsolutions.com](mailto:sales@iccsolutions.com) for further information.

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## 17. DO YOU HAVE CARDS THAT ARE SUITABLE FOR SIMULATING MOBILE PAYMENTS?

We have a solutions to emulate payment by mobile phone comprising two contactless test cards, the first card prompting the terminal to request On-Device CVM (Mobile PIN) and the second indicating the Mobile PIN was successfully verified.

## 18. CAN I TEST HIGH VALUE CONTACTLESS PAYMENT WITH THE CARDS?

High value contactless (HVC) payment is possible with contactless merchant cards above contactless CVM limit with transaction approved via Signature or Online PIN depending on CVM supported in the EMV Terminal.

**Please note:** the cards are not suitable for Apple Pay / Google Pay / Samsung Pay

## 19. AM I ABLE TO SIMULATE CASHBACK WITH ANY OF THE CARDS?

Maestro International and MasterCard Debit may be used for debit and international cashback. Visa debit may only be used for domestic cashback.

## 20. DO YOUR CARDS SUPPORT DCC?

Dynamic Currency Conversion (DCC) is not a function of cards but is a merchant-offered currency conversion service / terminal configuration provided by acquirers. The card defers to the transaction currency selected.

## 21. ARE THESE THE ONLY TRAINING CARDS AVAILABLE?

Please contact [sales@iccsolutions.com](mailto:sales@iccsolutions.com) for any other / customised card requirements.

## 22. ARE THERE ANY SHIPPING REGISTRATION NUMBERS I MIGHT NEED?

In order to import goods from the UK, You may require the following information:

**Company VAT Number:** GB 6859 76066

**EORI Number:** GB 6859 76066 000

## 23. HOW LONG DOES IT TAKE TO DELIVER THE CARDS?

Order processing for standard card orders can take **5-10 working days** from payment receipt, to be despatched, however we do endeavour to deliver as soon as possible. This time will increase for bespoke orders, dependent on the size and complexity.