Retailer POS Testing for EBT Chip and Tap Card Transactions – Initial Testing Stage

Purpose

The purpose of testing is to assess retailers' POS systems to ensure they are configured correctly for EBT Chip and Tap cards. The terminal should be able to read the EBT chip card, send messaging to the network, validate the cryptogram, and validate the transaction for SNAP EBT Chip and Tap Card payments.

Until retailers are able to update their POS systems for EBT Chip and Tap, they should ensure that terminals successfully fall back to magnetic stripe processing. A terminal update to recognize the service code of "220" is required. (POS systems must also continue to accept EBT cards with the "120" service code.)

Using This Form

This form is intended to support initial testing for POS systems. The form includes test scenarios for POS terminals and software that are currently accepting EMV (Europay, Mastercard, and Visa) payments but are not yet configured to accept EBT EMV payments.

Important Notes

- To obtain test cards, please reach out to your acquirer and be sure to include your name, address, phone number, and e-mail to obtain test cards.
- The test cards distributed to support this round of testing are not funded and are not associated with an account; therefore, all tests will result in a decline (indicating that the card was not found).
- It is important to describe any and all unexpected results to each scenario in the "Notes" column of this form.

Approach

The suggested approach to testing is:

- Perform each test scenario
  - Start at Scenario 1.1 and complete steps (A) through (C), then move to Scenario 1.2, etc.
- Take detailed notes about the results for each executed test
- Conduct comprehensive testing. Comprehensive testing includes:
  - Testing a variety of terminals (wireless, dial-up, ethernet).
  - Testing a variety of terminal locations in the store (self-check out, cashier-check out).
  - Testing a variety of use cases (cashier performs the insert/swipe, customer performs the insert/swipe).
  - Testing from a customer experience perspective as well as technical perspective.
  - Testing any variables unique to your location.
- For additional support and/or questions you can contact the FNS SEMTAC team: solutionscenter@nationalgrocers.org

EBT Chip Card Test Scenarios on POS Terminal Not Configured for EBT AID (A0000000044542)

Scenario Description	Scenario Number	Test Steps	Expected Result	Actual Result (Mark Yes or No)	Notes
Testing "card insert" method for a **SNAP purchase**	1.1	(A) Scan SNAP-eligible item(s)			
		(B) Insert EBT test card into POS terminal			
		(C) Mark Yes or No in the Actual Result column and record any notes about the test or test results as needed	1.1 Terminal response of "ECL Error – AID Unknown" (or similar language)	1.1 Was terminal response "ECL Error – AID Unknown"? Yes (Test Passed) No (Test Failed)	
Testing "card insert" method for a **SNAP purchase**	1.2	(A) Continuing from the response received at 1.1 above (ECL Error), swipe the test card to attempt the transaction again			
		(B) Select SNAP tender			
		(C) Enter PIN when prompted			
		(D) Submit payment to complete transaction			
		(E) Mark Yes or No in the Actual Result column and record any notes about the test or test results as needed	1.2 Terminal response of "Declined – Card Not Found" (or similar language)	1.2 Was terminal response "Declined – Card Not Found"? Yes (Test Passed) No (Test Failed)	
Scenario Description	Scenario Number	Test Steps	Expected Result	Actual Result (Mark Yes or No)	Notes
OPTIONAL: Testing "card tap" method for a **SNAP purchase**	1.3 **Note: This scenario is only needed if tap payment is supported	(A) Scan SNAP-eligible item(s)			
		(B) Tap test card at POS terminal			
		(C) Mark Yes or No in the Actual Result column and record any notes about the test or test results as needed	1.3 Terminal response of "ECL Error – AID Unknown" (or similar language)	1.3 Was terminal response "ECL Error – AID Unknown"? Yes (Test Passed) No (Test Failed)	
OPTIONAL: Testing "card tap" method for a **SNAP purchase**	1.4 **Note: This scenario is only needed if tap payment is supported	(A) Continuing from the response received at 1.1 above (ECL Error), swipe the test card to attempt the transaction again			
		(B) Select SNAP tender			
		(C) Enter PIN when prompted			
		(D) Submit payment to complete transaction			
		(E) Mark Yes or No in the Actual Result column and record any notes about the test or test results as needed	1.4 Terminal response of "Declined – Card Not Found"	1.4 Was terminal response "Declined – Card Not Found"?	

Scenario Description	Scenario Number	Test Steps	Expected Result	Actual Result (Mark Yes or No)	Notes
			(or similar language)	Yes (Test Passed) No (Test Failed)	
Testing "card insert" method for a **SNAP return**	2.1	(A) Insert EBT test card into POS terminal			
		(B) Initiate a Return (refund) transaction			
		(C) Mark Yes or No in the Actual Result column and record any notes about the test or test results as needed	2.1 Terminal response of "ECL Error – AID Unknown" (or similar language)	2.1 Was terminal response "ECL Error – AID Unknown"? Yes (Test Passed) No (Test Failed)	
Testing "card insert" method for a **SNAP return**	2.2	(A) Continuing from the response received at 2.1 above (ECL Error), swipe the test card to attempt the transaction again			
		(B) Initiate a Return (refund) transaction			
		(C) Enter PIN when prompted			
		(D) Submit refund amount to complete transaction			
		(E) Mark Yes or No in the Actual Result column and record any notes about the test or test results as needed	2.2 Terminal response of "Declined – Card Not Found" (or similar language)	2.2 Was terminal response "Declined – Card Not Found"? Yes (Test Passed) No (Test Failed)	
Scenario Description	**Scenario Number**	**Test Steps**	**Expected Result**	**Actual Result (Mark Yes or No)**	**Notes**
OPTIONAL: Testing "card tap" method for a **SNAP return**	2.3 **Note: This scenario is only needed if tap payment is supported	(A) Tap card at POS terminal			
		(B) Initiate a Return (refund) transaction			
		(C) Mark Yes or No in the Actual Result column and record any notes about the test or test results as needed	2.3 Terminal response of "ECL Error – AID Unknown" (or similar language)	2.3 Was terminal response "ECL Error – AID Unknown"? Yes (Test Passed) No (Test Failed)	
OPTIONAL: Testing "card tap" method for a **SNAP return**	2.4 **Note: This scenario is only needed if tap payment is supported	(A) Continuing from the response received at 2.3 above (ECL Error), swipe the test card to attempt the transaction again			
		(B) Initiate a return (refund)			
		(C) Enter PIN when prompted			
		(D) Submit refund amount to complete transaction			
		(E) Mark Yes or No in the Actual Result column and record any notes about the test or test results as needed	2.4 Terminal response of "Declined – Card Not Found"	2.4 Was terminal response "Declined – Card Not Found"?	

				Yes (Test Passed) No (Test Failed)	
Scenario Description	**Scenario Number**	**Test Steps**	**Expected Result**	**Actual Result (Mark Yes or No)**	**Notes**
Testing "card insert" method for a **SNAP balance inquiry**	3.1	(A) Insert card in POS terminal			
		(B) Follow process for SNAP balance inquiry			
		(C) Mark Yes or No in the Actual Result column and record any notes about the test or test results as needed	3.1 Terminal response of "ECL Error – AID Unknown" (or similar language)	3.1 Was terminal response "ECL Error – AID Unknown"? Yes (Test Passed) No (Test Failed)	
Testing "card insert" method for a **SNAP balance inquiry**	3.2	(A) Continuing from the response received at 3.1 above (ECL Error), swipe the test card to attempt the transaction again			
		(B) Follow process for SNAP balance inquiry			
		(C) Enter PIN when prompted			
		(D) Mark Yes or No in the Actual Result column and record any notes about the test or test results as needed	3.2 Terminal response of "Declined – Card Not Found" (or similar language)	3.2 Was terminal response "Declined – Card Not Found"? Yes (Test Passed) No (Test Failed)	
Scenario Description	**Scenario Number**	**Test Steps**	**Expected Result**	**Actual Result (Mark Yes or No)**	**Notes**
OPTIONAL: Testing "card tap" method for a **SNAP balance inquiry**	3.3 **Note: This scenario is only needed if tap payment is supported	(A) Tap card at POS terminal			
		(B) Follow process for SNAP balance inquiry			
		(C) Mark Yes or No in the Actual Result column and record any notes about the test or test results as needed	3.3 Terminal response of "ECL Error – AID Unknown" (or similar language)	3.3 Was terminal response "ECL Error – AID Unknown"? Yes (Test Passed) No (Test Failed)	
OPTIONAL: Testing "card tap" method for a **SNAP balance inquiry**	3.4 **Note: This scenario is only needed if tap payment is supported	(A) Continuing from the response received at 3.3 above (ECL Error), swipe the test card to attempt the transaction again			
		(B) Follow process for SNAP balance inquiry			
		(C) Mark Yes or No in the Actual Result column and record any notes about the test or test results as needed	3.4 Terminal response of "Declined – Card Not Found" (or similar language)	3.4 Was terminal response "Declined – Card Not Found"? Yes (Test Passed) No (Test Failed)	

Scenario Description	Scenario Number	Test Steps	Expected Result	Actual Result (Mark Yes or No)	Notes
Testing "card insert" method for an **EBT Cash purchase**	4.1	(A) Scan item(s) for purchase			
		(B) Insert test card into POS terminal			
		(C) Mark Yes or No in the Actual Result column and record any notes about the test or test results as needed	4.1 Terminal response of "ECL Error – AID Unknown" (or similar language)	4.1 Was terminal response "ECL Error – AID Unknown"? Yes (Test Passed) No (Test Failed)	
Testing "card insert" method for an **EBT Cash purchase**	4.2	(A) Continuing from the response received at 4.1 above (ECL Error), swipe test card at POS terminal			
		(B) Select EBT Cash tender			
		(C) Enter PIN when prompted			
		(D) Submit payment to complete transaction			
		(E) Mark Yes or No in the Actual Result column and record any notes about the test or test results as needed	4.2 Terminal response of "Declined – Card Not Found" (or similar language)	4.2 Was terminal response "Declined – Card Not Found"? Yes (Test Passed) No (Test Failed)	
Scenario Description	**Scenario Number**	**Test Steps**	**Expected Result**	**Actual Result (Mark Yes or No)**	**Notes**
OPTIONAL: Testing "card tap" method for an **EBT Cash purchase**	4.3 **Note:** This scenario is only needed if tap payment is supported	(A) Scan item(s) for purchase			
		(B) Tap card at POS terminal			
		(C) Mark Yes or No in the Actual Result column and record any notes about the test or test results as needed	4.3 Terminal response of "ECL Error – AID Unknown" (or similar language)	4.3 Was terminal response "ECL Error – AID Unknown"? Yes (Test Passed) No (Test Failed)	
OPTIONAL: Testing "card tap" method for an **EBT Cash purchase**	4.4 **Note:** This scenario is only needed if tap payment is supported	(A) Continuing from the response received at 4.3 above (ECL Error), swipe test card at POS terminal			
		(B) Select EBT Cash tender			
		(C) Enter PIN when prompted			
		(D) Submit payment to complete transaction			
		(E) Mark Yes or No in the Actual Result column and record any notes about the test or test results as needed	4.4 Terminal response of "Declined – Card Not Found" (or similar language)	4.4 Was terminal response "Declined – Card Not Found"? Yes (Test Passed) No (Test Failed)	

Scenario Description	Scenario Number	Test Steps	Expected Result	Actual Result (Mark Yes or No)	Notes
Testing "card insert" method for an **EBT Cash purchase with cash back**	5.1 (Optional – only if Cash purchase with Cash back is supported by the retailer)	(A) Scan item(s)			
		(B) Insert test card into POS terminal and follow the process for an EBT Cash purchase with Cash back.			
		(C) Mark Yes or No in the Actual Result column and record any notes about the test or test results as needed	5.1 Terminal response of "ECL Error – AID Unknown" (or similar language)	5.1 Was terminal response "ECL Error – AID Unknown"? Yes (Test Passed) No (Test Failed)	
Testing "card insert" method for an **EBT Cash purchase with cash back**	5.2 (Optional – only if Cash purchase with Cash back is supported by the retailer)	(A) Continuing from the response received at 5.1 above (ECL Error), swipe test card at POS terminal			
		(B) Select EBT Cash tender			
		(C) Enter PIN when prompted			
		(D) Submit payment to complete transaction			
		(E) Mark Yes or No in the Actual Result column and record any notes about the test or test results as needed	5.2 Terminal response of "Declined – Card Not Found" (or similar language)	5.2 Was terminal response "Declined – Card Not Found"? Yes (Test Passed) No (Test Failed)	
Scenario Description	**Scenario Number**	**Test Steps**	**Expected Result**	**Actual Result (Mark Yes or No)**	**Notes**
OPTIONAL: Testing "card tap" method for an **EBT Cash purchase with cash back**	5.3 **Note: This scenario is only needed if tap payment and Cash purchase with Cash back are supported	(A) Scan item(s)			
		(B) Tap card at POS terminal and initiate an EBT Cash purchase with Cash back transaction			
		(C) Mark Yes or No in the Actual Result column and record any notes about the test or test results as needed	5.3 Terminal response of "ECL Error – AID Unknown" (or similar language)	5.3 Was terminal response "ECL Error – AID Unknown"? Yes (Test Passed) No (Test Failed)	
OPTIONAL: Testing "card tap" method for an **EBT Cash purchase with cash back**	5.4 **Note: This scenario is only needed if tap payment and Cash purchase with Cash	(A) Continuing from the response received at 5.3 above (ECL Error), swipe test card at POS terminal			
		(B) Select EBT Cash tender			
		(C) Enter PIN when prompted			
		(D) Submit payment to complete transaction			
		(E) Mark Yes or No in the Actual Result column and record any	5.4 Terminal response of	5.4 Was terminal response "Declined – Card Not Found"?	

	back are supported	notes about the test or test results as needed	"Declined – Card Not Found" (or similar language)	Yes (Test Passed) No (Test Failed)	
Scenario Description	**Scenario Number**	**Test Steps**	**Expected Result**	**Actual Result (Mark Yes or No)**	**Notes**
Testing "card insert" method for an **EBT Cash withdrawal** by customer (if allowed by merchant)	6.1	(A) Insert test card into POS terminal and initiate an EBT Cash withdrawal			
		(B) Mark Yes or No in the Actual Result column and record any notes about the test or test results as needed	6.1 Terminal response of "ECL Error – AID Unknown" (or similar language)	6.1 Was terminal response "ECL Error – AID Unknown"? Yes (Test Passed) No (Test Failed)	
Testing "card insert" method for an **EBT Cash withdrawal** by customer (if allowed by merchant)	6.2	(A) Continuing from the response received at 6.1 above (ECL Error), swipe test card at POS terminal			
		(B) Enter PIN when prompted			
		(C) Mark Yes or No in the Actual Result column and record any notes about the test or test results as needed	6.2 Terminal response of "Declined – Card Not Found" (or similar language)	6.2 Was terminal response "Declined – Card Not Found"? Yes (Test Passed) No (Test Failed)	
Scenario Description	**Scenario Number**	**Test Steps**	**Expected Result**	**Actual Result (Mark Yes or No)**	**Notes**
OPTIONAL: Testing "card tap" method for an **EBT Cash withdrawal** by customer	6.3 **Note: This scenario is only needed if tap payment and EBT Cash withdrawal are supported by the merchant	(A) Tap card at POS terminal and initiate an EBT Cash withdrawal			
		(B) Mark Yes or No in the Actual Result column and record any notes about the test or test results as needed	6.3 Terminal response of "ECL Error – AID Unknown" (or similar language)	6.3 Was terminal response "ECL Error – AID Unknown"? Yes (Test Passed) No (Test Failed)	
OPTIONAL: Testing "card tap" method for an **EBT Cash withdrawal** by customer	6.4 **Note: This scenario is only needed if tap payment	(A) Continuing from the response received at 6.3 above (ECL Error), swipe test card at POS terminal			
		(B) Enter PIN when prompted			
		(C) Mark Yes or No in the Actual Result column and record any notes about the test or test results as needed	6.4 Terminal response of "Declined – Card Not Found"	6.4 Was terminal response "Declined – Card Not Found"?	

			(or similar language)	Yes (Test Passed) No (Test Failed)	
and EBT Cash withdrawal are supported by the merchant					
Scenario Description	**Scenario Number**	**Test Steps**	**Expected Result**	**Actual Result (Mark Yes or No)**	**Notes**
Testing **manual (or "key entered") method for SNAP purchase**	7.1	(A) Scan SNAP-eligible item(s) (B) Initiate "key entry" mode (C) Enter card number (PAN) (D) Select SNAP tender (E) Enter PIN when prompted (F) Submit payment to complete transaction			
		(G) Mark Yes or No in the Actual Result column and record any notes about the test or test results as needed	7.1 Terminal response of "Declined – Card Not Found" (or similar language)	7.1 Was terminal response "Declined – Card Not Found"? Yes (Test Passed) No (Test Failed)	
Testing **manual (or "key entered") method for EBT Cash purchase**	8.1	(A) Scan item(s) (B) Initiate "key entry" mode (C) Enter card number (PAN) (D) Select EBT Cash tender (E) Enter PIN when prompted (F) Submit payment to complete transaction			
		(G) Mark Yes or No in the Actual Result column and record any notes about the test or test results as needed	8.1 Terminal response of "Declined – Card Not Found" (or similar language)	8.1 Was terminal response "Declined – Card Not Found"? Yes (Test Passed) No (Test Failed)	