5. POS → Card: The POS requests the credit card application's processing options (GET_PROCESSING_OPTIONS command):
   `80 A8 0000 02 8300 00`

6. Card → POS: The credit card applet responds with the application interchange profile and one or more application file locators:
   `77 0A` (Response message template)
   `82 02 0000`
   (Application interchange profile: Mag-Stripe mode only, online transactions only, no cardholder verification, etc.)
   `94 04 08 01 01 00`
   (Application file locator: Mag-Stripe data file, short file ID = 1, first record = 1, last record = 1)
   `9000` (Status: Success)

7. POS → Card: The POS reads (READ_RECORDS command) the Mag-Stripe data from record 1 of the data file with the short file ID 1:
   `00 B2 010C 00`

8. Card → POS: The credit card applet responds with the Mag-Stripe version, track 1 and track 2 information:
   `70 75`
   (Non inter-industry nested data object template)
   `9F6C 02 0001`
   (Mag-Stripe application version: Version 1)
   `9F62 06 000000000038`
   (Track 1 bit map for CVC3: The bits set in this bit map mark the positions within the track 1 discretionary data where the POS terminal should embed the obtained track 1 CVC3. Consequently, only three digits of the track 1 CVC3 are used.)
   `9F63 06 00000000FE00`
   (Track 1 bit map for UN and ATC: The bits set in this bit map mark the positions within the track 1 discretionary data where the POS terminal should embed the unpredictable number and the application transaction counter. Consequently, a total of 7 digits of UN and ATC can be embedded.)
   `56 34` (Track 1 data)
   `42` (ISO/IEC 7813 structure "B" format)
   `3533xxxx xxxxxxxx xxxxxxxx xxxxxxxx`
   (PAN "53xx xxxx xxxx xxxx")
   `5E` (Field separator "^")
   `202F` (empty cardholder name "␣/")
   `5E` (Field separator "^")
   `31323132` (Expiry date "12"/"12")
   `313231` (Service code "121")
   `31393138 38323231 30303030`
   `30303032 32313030 30303030`
   (Track 1 discretionary data)
   `9F64 01 04`
   (Track 1 number of ATC digits: The application transaction counter has 4 digits. As UN and ATC have 7 digits in total, the UN must be a 3 digit number.)
   `9F65 02 0038`
   (Track 2 bit map for CVC3: The bits set in this bit map mark the positions within the track 2 discretionary data where the POS terminal should embed the obtained track 2 CVC3. Consequently, only three digits of the track 2 CVC3 are used.)
   `9F66 02 1FC0`
   (Track 2 bit map for UN and ATC: The bits set in this bit map mark the positions within the track 2 discretionary data where the POS terminal should embed the unpredictable number and the application transaction counter. Consequently, a total of 7 digits of UN and ATC can be embedded.)
   `9F6B 13` (Track 2 data)
   `53xx xxxx xxxx xxxx` (PAN)
   `D` (Field separator)
   `1212` (Expiry date)
   `121` (Service code)
   `0000000000000`
   (Track 2 discretionary data)
   `F` (Padding)
   `9F67 01 04`
   (Track 2 number of ATC digits: The application transaction counter has 4 digits. As UN and ATC have 7 digits in total, the UN must be a 3 digit number.)
   `9000` (Status: Success)

9. POS → Card: The POS instructs the card to compute the cryptographic checksum for a given unpredictable number `nnnnnnnn` (COMPUTE_CRYPTOGRAPHIC_CHECKSUM command):
   `80 2A 8E80 04 nnnnnnnn 00`

10. Card → POS: The credit card applet responds with the application transaction counter (`xxxx`) and with the dynamically generated CVC3 for track 1 (`yyyy`) and track 2 (`zzzz`):
    `77 0F` (Response message template)
    `9F61 02 zzzz` (CVC3 Track 2)
    `9F60 02 yyyy` (CVC3 Track 1)
    `9F36 02 xxxx` (ATC)
    `9000` (Status: Success)