



CARD INDUSTRY NEWS

Update on Mastercard and Visa BIN (Bank Identification Number) Ranges



mastercard





“Both Mastercard and Visa have confirmed that they’ll be moving from six digit card BINs to eight digit card BINs.”

You Must Be Able to Accept Mastercard ‘2 BIN Cards’

In October 2016, Mastercard introduced a series of payment cards featuring a Bank Identification Number (BIN) that begins with a ‘2’. This BIN series is processed the same way as Mastercard’s other BIN range that’s between 51 and 55. Support for the 2 BIN range is mandatory and you must accept cards issued with it.

To ensure stores and online businesses have updated their systems to accept their 2 BIN cards, Mastercard have been carrying out a mystery shopper programme. They’re also introducing penalties for those merchants that are unable to accept the new BIN range.

If you own your own terminals, rent them from a third party or use a Payment Service Provider to accept payments online, and you’ve not already done so, you must contact your supplier to get them to upgrade your equipment so you can accept these cards. The good news is that if you rent a terminal from us, or use our E-Commerce service to accept payments online, we’ve already made the changes and you don’t need to take any action.

Advanced Notice: Launch of Eight Digit BIN Ranges

Both Mastercard and Visa have confirmed that they’ve adopted the guidelines issued by the ISO (International Organisation for Standardisation) in 2016 and will be moving from six digit card BINs to eight digit card BINs. However, the overall card PAN length will remain the same at 16 digits and the account range, usually defined as the first 11 digits of the PAN (including the BIN), will remain the same.

From 2022, the current six digit BIN lengths will be regarded as eight digit BINs, with each current six digit BIN containing 100 eight digit

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BINs. For example, Mastercard's existing 541275 BIN will contain 54127500 to 54127599. Both Card Schemes have also mandated that from April 2022, all businesses must be able to accept these cards.

If you have any queries regarding either of these requirements, please contact your Relationship Manager or call us on 0345 702 3344*, selecting the option for 'all other enquiries'.

*Lines are open Monday to Friday, 9am - 6pm, excluding public holidays. To help us continually improve our service, and in the interests of security, we may monitor and/or record your telephone calls with us. Any recording remains our sole property. We also provide a Textphone service on 0345 602 4818.