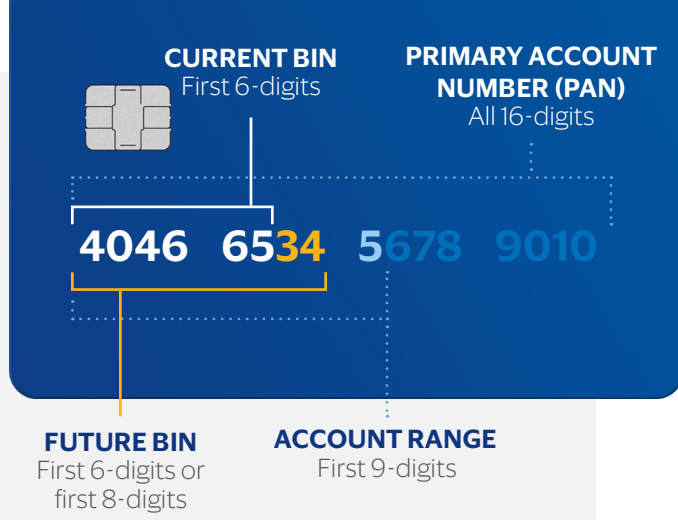




# IS YOUR ORGANIZATION 8-DIGIT BIN READY?



To address the industry shortage in supply, in 2016 the International Organization for Standardization (ISO) **expanded the length of Issuer Identification Numbers (IIN) referred to as Bank Identification Numbers (BIN) in the Visa system from 6 to 8 digits**. Visa is supporting this change to fuel innovation of the payment ecosystem. Although the BIN length is changing from the first 6 to the first 8 digits of Visa Primary Account Numbers (PAN), PAN lengths and 9-digit account range lengths will not be modified.

Read the [ISO Announcement](#) here

Visa endorsed the standard in 2017 and announced April 22, 2022 as its final effective date.

Visa is supporting this change to ensure an adequate BIN supply to help fuel future innovation.

Learn more at [Visa's Numerics Initiative page on visa.com](#)



## Did you know?

Although ISO is only assigning 8-digit BINs for new requests, for the foreseeable future, 6-digit BINs will continue to exist. Therefore, **it is imperative that acquirers are able to handle both 6- and 8-digit BINs** in back-end systems and transaction processing.

## Why does it matter?

Visa now only assigns 8-digit BINs; **6-digit issuing BINs will no longer be assigned**. Therefore, any logic specific to the 6-digit issuing BIN in merchant's processing or downstream systems, must be changed. Failure to do so could affect merchant point of sale processes including impacts to POS hardware, terminal software and BIN tables.

Making the systems and process updates necessary to support 8-digit BINs can be a large effort and the repercussions can be significant. If you haven't started a project to make this important change, we highly recommend you start sooner than later.



To minimize cardholder impacts, PANs and tokens will not be modified. However, if updates are not made to support 8-digit BINs across the payments ecosystem there may be significant impacts to cardholder transaction processing.

Note: It is important to evaluate any potential cardholder impacts related to the industry wide migration to 8-digit BINs with cross functional teams at your organization. For more information on how to assess program readiness, contact your Visa account representative

## What do merchants need to do?

Visa is working with all ecosystem stakeholders to ensure readiness to support this industry change. It's critical that you assess the impacts of this change with your processor, vendors and any other partners who support your transaction processing, routing and downstream activities. If you currently do not use 6-digit BINs in your internal processes, the impacts to your business may be nominal. However, if you do, you may want to:

- **Detail how the issuing BIN is used in your own POS environment**, and adjust any logic that is based solely on the first 6-digits to also accommodate the first 8-digits.
- **Partner with your Acquirer** and/or your processor and any service providers or other third parties on all related 8-digit BIN integration and support requirements.
- **Assess downstream system impacts** (e.g., loyalty, billing, reporting, fraud management, etc.), and make necessary changes to accommodate the longer BIN length.
- **Conduct testing** to confirm seamless operations and downstream processes.
- **Confirm your ability to process transactions with your processor** and complete downstream activities regardless of the BIN length.



POS terminal software may need to be updated in order to function properly when processing 8-digit BINs. Terminals that store 6-digit BINs may need to be replaced if they cannot be updated.

Be sure to allow adequate time for engaging and planning with your acquirer, processors, vendors, service providers and other partners to coordinate planning and schedules.

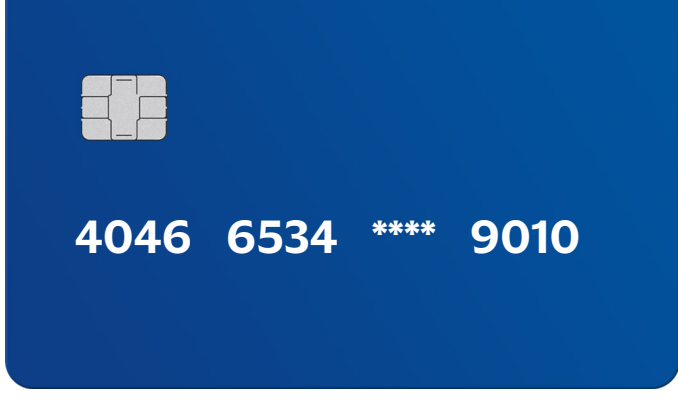


**Hardcoding BINs at POS terminals is not a recommended business practice.** Any POS terminals with hardcoded logic based on issuing BINs should access the required data elements real-time through other sources.

## What might happen if the requirements aren't met?

Without making any necessary changes to support the new 8-digit issuing BIN standard, merchants may experience a disruption in current processes and systems and impact the POS environment—including terminal hardware and software.

Failure points and severity will vary depending on the specific usage of the issuing BIN, set up of the supporting technology, dependencies across service providers and downstream process flows and associated outputs.



## Will there be any changes to PCI requirements?

There are no changes to PCI Requirements to "Mask PAN when displayed" and "Render PAN Unreadable when stored". For merchants that do use the first 6 or 8 digits of the PAN for services, Visa has updated our truncation<sup>1</sup> requirement to allow for the removal of at least 4 digits, allowing a maximum of first 8 digits, and any other 4 digits to be stored.<sup>2</sup>

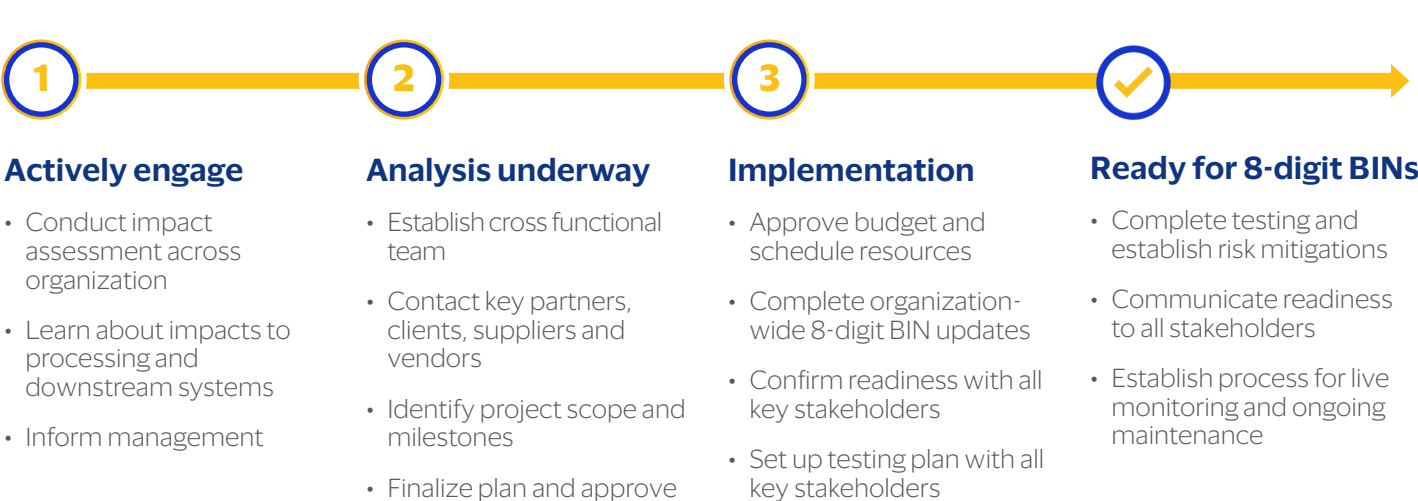
or visit the [Numerics Initiative page on Visa.com](#).

1. Truncation of the PAN by permanently removing a segment of the PAN is one of four approaches to render PAN unreadable.

2. See PCI FAQ "What are **acceptable formats** for truncation of primary account numbers?"

## How do you know your business is ready for 8-digit BINs?

Since the issuing BIN is not used in VisaNet processing, most of the changes required will not be visible to Visa as they are specific to your and your partners' internal or proprietary systems. Use the following checklist as a guide to determine your readiness state:



Merchant readiness must also include processor, partner, vendor, and other entities that participate in transaction processing on behalf of the merchant. It is important that merchants receive confirmation of 8-digit BIN readiness from all connected parties.

## How can Visa help?

Visa will continue to communicate with payment industry stakeholders regarding the migration to the 8-digit BIN standard. We highly encourage you to visit our [Numerics Initiative Page on Visa Online](#) and [Visa.com](#) to learn more and to access the set of tools we've developed to help drive your analysis, planning and transition to this new industry standard.

Together, we're innovating the payment ecosystem. The ongoing evolution of digital payment products and form-factors will increase the necessity of our collective agility and speed to market. The continued advancement of our clients, partners and competitors empower all of us to move into the next generation of digital payments, together.



## Visa BIN Attribute Sharing Service (VBASS)

The Visa BIN Attribute Sharing Service (VBASS) is a new API which enables sharing of Visa BIN Attributes to improve merchant processes and checkout experiences. Merchants can obtain BIN Attribute data through an acquirer or acquirer sponsored third party.

[Learn more at the Visa Developer Portal](#)



## If you have questions

If you have questions on how the 8-digit BIN industry change may affect your business or have questions specific to Visa's approach to the new 8-digit BIN standard, visit the Numerics Initiative page on [Visa Online](#) or reach out to your Visa Representative.

**The 8-digit BIN expansion is here.**

