



4046 6534 5678 9010

Old 6-digit bank identification number

Old

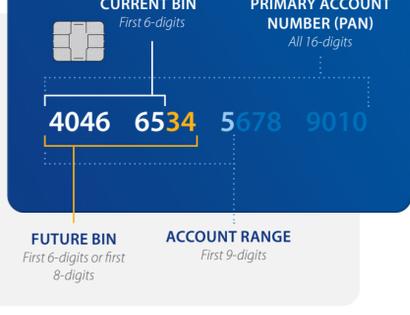


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New 8-digit bank identification number

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THE 8-DIGIT BIN EXPANSION IS COMING **APRIL 2022**



To address the industry shortage in supply, in 2016 the International Organization for Standardization (ISO) **expanded the length of Issuer Identification Numbers (IINs) 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.

While Visa has an ample supply of BINs, Visa is supporting this change to ensure adequate BIN supply to fuel future innovation.

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



Did you know?

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

Why does it matter?

Starting April 2022, Visa will only assign 8-digit issuing 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 of not having support in place by April 2022 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 or visit the [Numerics Initiative page on Visa.com](#).



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 a 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 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.



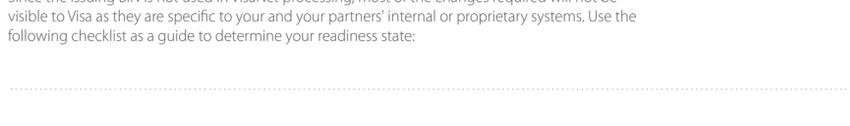
Will there be any changes to PCI requirements?

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 truncation² 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.³

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:



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| <p>1 Actively engage</p> <ul style="list-style-type: none"> • Conduct impact assessment across organization • Learn about impacts to processing and downstream systems • Inform management | <p>2 Analysis underway</p> <ul style="list-style-type: none"> • Establish cross functional team • Contact key partners, clients, suppliers and vendors • Identify project scope and milestones • Finalize plan and approve with management | <p>3 Implementation</p> <ul style="list-style-type: none"> • Establish budget and schedule resources • Complete organization-wide 8-digit BIN updates • Confirm readiness with all key stakeholders • Set up testing plan with all key stakeholders | <p>4 Ready for 8-digit BINs</p> <ul style="list-style-type: none"> • Complete testing and establish risk mitigations • Communicate readiness to all stakeholders • Establish process for live monitoring and ongoing maintenance |
|--|---|--|--|



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

How can Visa help?

Visa is working with all stakeholders in the payment ecosystem, and has developed a set of tools to help you drive your analysis, planning and transition to the new 8-digit issuing BIN standard. For a complete set of tools and resources, please visit the [Visa Numerics Initiative page on Visa.com](#).

Together, we're innovating the payment ecosystem

The ongoing evolution of digital payment products and form-factors will increase the necessity of our clients, partners and competitors to move into the next generation of digital payments, together.



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.com](#) or reach out to your Visa Representative.

The 8-digit BIN expansion is coming.

Get ready for April 2022.

