



## Eight-Digit Issuer BIN Will Be Implemented in April 2022

### Frequently Asked Questions

#### Implementation

- 1. Will I need to reissue my cards when the Bank Identification Number (BIN) expands to eight digits?**  
No. Because Primary Account Number (PAN) length will remain 16 digits, there is no need to proactively reissue existing cards. The BIN will become the existing first eight digits of the PAN.
- 2. Will Visa align with other payment network brands on the implementation date?**  
It will be up to each payment network to establish its own implementation schedule for the eight-digit BIN.
- 3. When does Visa expect to change its systems to support eight-digit BINs?**  
Visa plans to complete the necessary changes to all client-facing systems and applications by 2019. This will allow clients more than two years before the April 2022 deadline for testing and implementation.
- 4. Will Visa mandate issuer, acquirer and processor readiness before April 2022?**  
All stakeholders must be ready by April 2022, including affected third parties and agents that may not be directly connected to Visa. Visa will communicate technical specifications and requirements beginning in 2017.
- 5. Will changes to the authorization and clearing messages be needed as a result of the BIN length expanding to eight digits?**  
No changes are needed in the authorization message to support the expanded BIN length. As for potential impacts to the clearing message, Visa is evaluating whether changes to the BASE II Issuer BIN will be needed. Beginning in 2017, Visa will publish technical requirements as part of the *VisaNet Business Enhancements Global Technical Letter and Implementation Guide*.
- 6. How can issuers smooth the transition to eight-digit BINs?**  
Visa is already promoting best practices to facilitate this change. For example, all issuers have been encouraged to begin issuing into specific nine-digit account ranges (instead of randomizing across an entire six-digit BIN). As announced earlier this year, Visa will require this practice beginning in October 2017. See Version 1 of the [October 2016 VisaNet Business Enhancements Global Technical Letter and Implementation Guide](#) and the article "[New BIN Utilization Policies Announced to Preserve Numerics](#)," published in the 7 April 2016 edition of the *Visa Business News*.
- 7. What happens to unused eight-digit BINs?**  
Visa is developing a transition plan. Deactivating unused account ranges is the first step. In preparation for the eventual transition to eight-digit BINs, issuers should deactivate nine-digit account ranges they do not plan to use. Each set of 10 consecutive deactivated nine-digit account ranges (e.g., 412345000–412345009) will be counted as one full eight-digit BIN (i.e., 41234500) after the BIN migration in April 2022. Administration of unused eight-digit BINs will be streamlined if issuers proactively deactivate their unused account ranges.
- 8. If a Visa client (i.e., issuer, acquirer or processor) is not ready to process eight-digit BINs by April 2022, what are the consequences?**



Clients will face the risk of misrouted transactions if they are unable to meet the April 2022 deadline. They may also experience unnecessary and avoidable costs if they delay planning in a timely manner.

**9. What will happen to existing six-digit BINs?**

**Effective April 2022**, each existing six-digit BIN will become 100 eight-digit BINs. According to current analysis of VisaNet transaction data, less than 9 percent of future eight-digit BINs are currently active. Issuers should return unused BINs to Visa. Issuers are asked to return unused BINs to facilitate this transition.

**10. When will Visa start assigning eight-digit BINs?**

Visa will begin assigning eight-digit BINs **effective April 2022**. However, beginning in 2019, Visa systems will support population of the eight digit BIN to enable clients to test and implement system changes.

## PAN Length

**11. Despite the expansion of the BIN length, does continued support for a 16-digit PAN create concerns about PAN supply?**

There is capacity for over 99 trillion unique PANs to be issued within "4-series" Visa BINs (i.e., BIN values beginning with the number "4"). Currently, less than 0.01 percent of that capacity is in use. The Visa capacity is expected to be adequate, based on business projections.

**12. Despite the expansion of the BIN length, does continued support for a 16-digit PAN length create concerns about Payment Card Industry Data Security Standards (PCI DSS) requirements for masking or truncation of data?**

Visa's current position is:

- **Data Presented on Screens and Reports:** PCI DSS provisions already allow users with a legitimate business need to see any or all of the PAN digits. No changes are expected to accommodate the expansion of the BIN length.
- **Data at Rest:** Clients that use truncation as their only method of complying with the PCI requirement for protecting data at rest will need to add one or more of the other acceptable methods for data protection, such as encryption, hashing or tokenization.

## Communication

**13. When will Visa publish the technical specifications for the eight-digit BIN and related processing numerics?**

Visa will begin communicating technical specifications to implement of eight-digit BINs in 2017, via the Business Enhancements releases, the *Visa Business News*, Visa Online and other channels.

**14. How will Visa communicate the new eight-digit BINs to acquirers and merchants?**

Information about BINs and nine-digit account ranges will continue to be defined in Account Range Definition (ARDEF) and routing tables with the necessary processing and product attributes. All ARDEF and routing tables should be updated regularly based on Visa-distributed information.

**15. Does Visa plan to communicate these changes to all stakeholders in the payments system?**

Visa maintains an extensive network of registered agents, third parties and merchants, in addition to its direct relationships with its issuers, acquirers and processors. Visa will communicate with all of these parties to the



fullest extent possible. However, because Visa may be unable to reach all stakeholders, communicating these changes will be a shared responsibility. Each Visa client is responsible for communicating to any affected agents, third parties and merchants with which they have a relationship.



## Additional Information

### 16. What is ISO? What role will they play?

The International Organization for Standardization (ISO) oversees the standard defining Issuer Identification Numbers (IINs), or BINs in Visa terminology. ISO also manages the pools of available IINs for card issuers globally.

### 17. Is Visa planning to introduce BINs that begin with a number other than “4” as an interim step?

No. At this point, Visa believes it has implemented appropriate policies to ensure an adequate supply to support clients’ business needs until the new standard takes effect. Several initiatives focus on the excess capacity that exists within existing BINs through the use of account ranges (i.e., first nine digits of the PAN). For more information on these initiatives, refer to the [Numerics Initiative](#) page at Visa Online.

### 18. What happens to the BINs now used for acquiring?

Numerics used for acquiring will remain six digits. Visa will rename these numerics “Acquirer Identifiers” to avoid confusion with eight-digit issuer BINs.

### 19. Will Visa processing identifiers (including routing IDs and encryption BINs used by some clients), many of which may share the same six digits as the issuing BIN, be affected?

Visa is evaluating different options, including expanding some identifiers to 11 digits, as well as potentially maintaining others at six digits. Plans for these identifiers will be finalized as soon as possible and communicated via the Global Technical Letter.

### 20. Will Visa maintain the current Annual BIN Licensing program and fees after the introduction of the eight digit BIN?

No decision has been made about what changes may be required. However, Visa continually evaluates its programs and associated fees to remain current with business practices.

### 21. How will the changes affect billing statements?

Visa is evaluating the expansion of processing identifiers to 11 digits. Depending on the evaluation results, Visa may modify billing statements to reflect billing entities’ expanded length.

### 22. Does Visa plan to change the length of account ranges?

No. Account ranges will remain the first nine digits of a PAN even after BINs extend to eight digits. Eight-digit BINs can support up to 10 individual account ranges. For example, a single eight-digit BIN will have the capacity to identify up to 10 different products using account ranges. Clients that use more than 10 account ranges within a single BIN may need multiple BINs, or to reconsider their account range strategy.

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